WHICH?

FULL OF GOOD SUGGESTIONS

MAY 2002

AS NEW STATIONS LAUNCH AND PRICES FALL, IS NOW THE TIME TO TUNE IN?

Digital radio

Share dealing

BEST BROKERS FOR PRICE AND SERVICE

Reliable brands

BRANDS THAT WON'T LET YOU DOWN

Vacuum cleaners

SWEEP UP A BEST BUY

www.which.net

New stations, lower prices – is now the time to tune in to digital radio?

Radio is the new television, according to audience figures released earlier this year. Research methods are hotly debated, but the overall radio audience seems to be growing while the total number of television viewers is in gentle decline. And a flurry of new digital radio stations hopes to encourage even more listeners.

So, this month, we look at what digital radio has to offer. We've tested most of the digital radio equipment on the market and found some Best Buys. We also hope to test the first sub-£100 digital radio as soon as it is launched later this year (watch 'All change' for details).

Of course, we know that digital TV remains of great interest, too, particularly to the many people who want to receive free-to-air digital channels without paying for a subscription. This month, we test the Pace Digital TV Adapter which lets you do just that and costs £100. It's an exciting product but has some drawbacks. It's also only the first of many budget set-top boxes due out this year. So, if you're keen to upgrade, we recommend you wait and see what else comes along over the next few months and then make your choice. We'll update you as new products are launched.

Finally, this month we're also out to help anyone who's considered switching current account but never quite got round to it (we think there are at least 150,000 *Which?* members alone who fit this description). Take a look at p20 or switchwithwhich.co.uk for more details.

Helen Parker, Editor

WHICH? is published by Consumers' Association – campaigning for all consumers **www.which.net/which**

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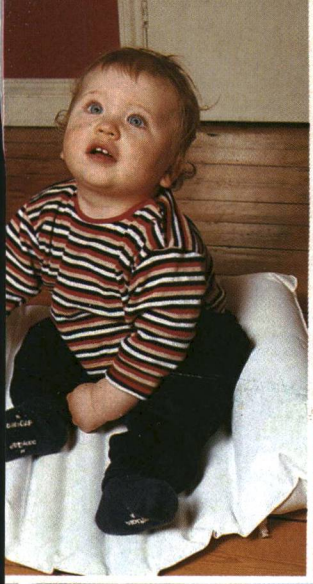
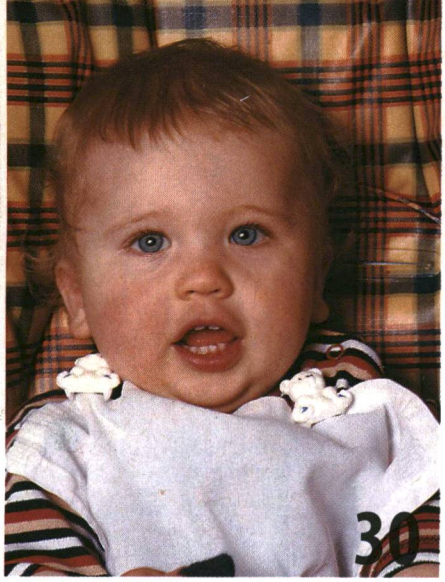
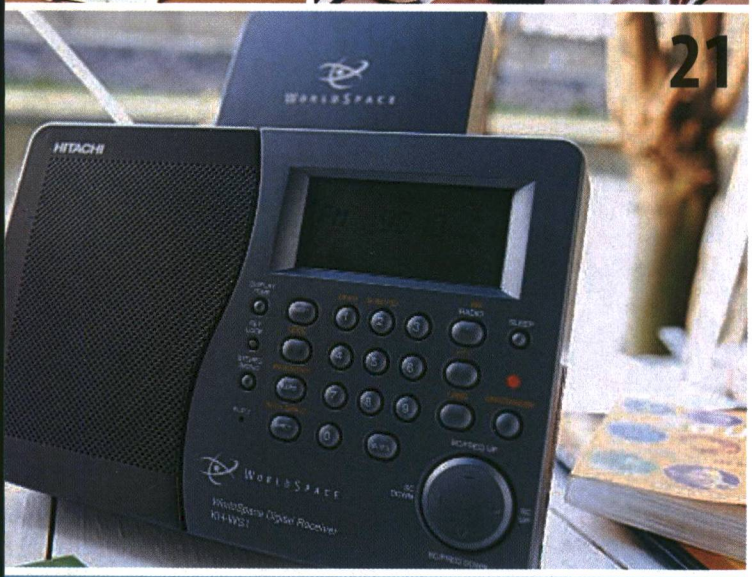
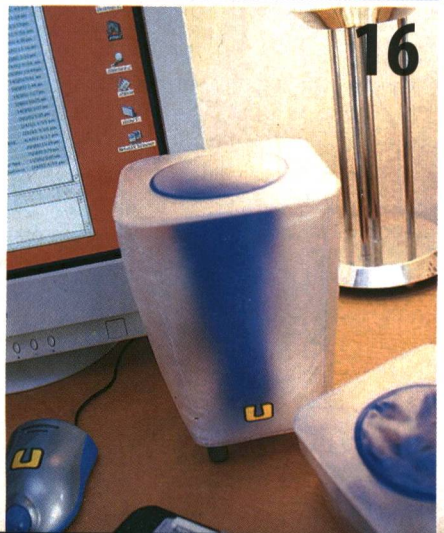
Rebecca Fearnley reveals how investment ads can mislead – p8

Richard Headland points you to the winning SLR cameras – p50









contents

COVER **ANDY BRIDGE**

MAY 2002

News

04 INSIDE STORY Is there a BSE risk in your baby's food? Plus dishwasher detergents could damage your machine

08 INVESTMENT ADS We reveal how some investment companies bend the rules to promote their funds

12 TRAINS We investigate information on fares and routes

16 ALL CHANGE The first budget set-top box for receiving digital TV, a pond cover to protect children, and more

Choosing & using

20 SWITCHING BANKS We help you to a better deal

21 DIGITAL RADIO We test radios for both the home and on the move and look at whether now's the time to switch

24 ALTERNATIVE FUELS Want to save money and protect the environment? Then choose a 'green' fuel for your car

26 PRODUCT RELIABILITY Which brands are less likely to let you down? We've got the answers

30 BABY GADGETS Which products make life easier or safer for parents, and which ones are a waste of money?

33 BUILDING AN EXTENSION If you need more space but don't want to move, try extending your home

36 SHARE DEALING Best Buy brokers – whether you're a stock market dabbler or a serious investor

42 VACUUM CLEANERS Best Buys for spring cleaning

46 PRIVATE MEDICAL CARE We explore why more and more people are paying for treatment without insurance

50 SLR CAMERAS Nine on test for the serious snapper

54 UPGRADING A PC Linda and her daughter Cherry want to upgrade their PC to Windows XP. Our experts advise

Regulars

55 WRITE BACK Our pick from the postbag

56 SAVINGS MONITOR Best Buys for your savings

57 CONTACTS A TO Z Save time when shopping around

57 INDEX Main reports – November 2001 to April 2002

58 MEMBER BENEFITS Get more from your subscription

60 BRIEF CASES Two cases from our lawyers' files

insidestory

Consumer stories that make a difference

Blanket maker rapped

YOUR CHAMPION

Several *Which?* readers are celebrating spring this year...with the arrival of an electric blanket.

The delay of up to three months in getting replacements for potentially dangerous blanket controls has incensed three readers who spent winter without the use of their Dreamland blankets.

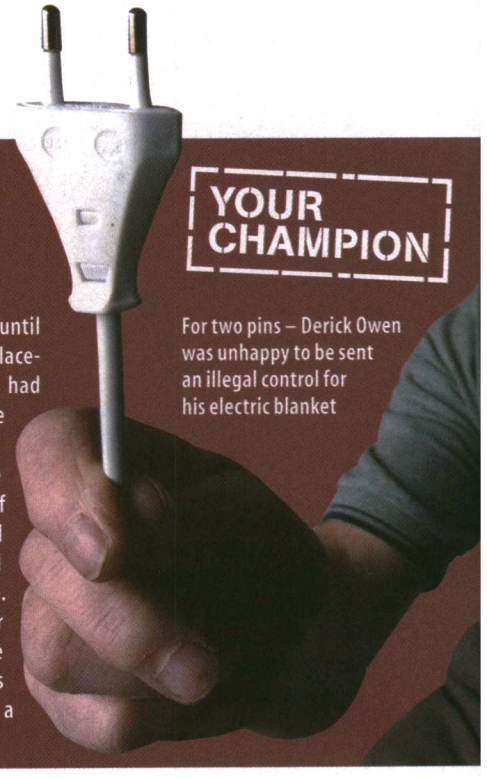
A further insult to one of the three, Derick Owen, from Cleveland, arrived in the form of a replacement control which he couldn't use as it had a two-pin plug. This was not only useless, but illegal.

Last December, we highlighted the earlier recall of 246,000 Dreamland blanket controllers because of a potential fire risk. At least one consumer had missed the recall last April and suffered a fire.

Following our article, we heard from three readers who'd spotted our warning and, in December, contacted Dreamland's maker, Pulse Home Products, since their blankets were affected. All reported great trouble at various times getting through on the recall hotline.

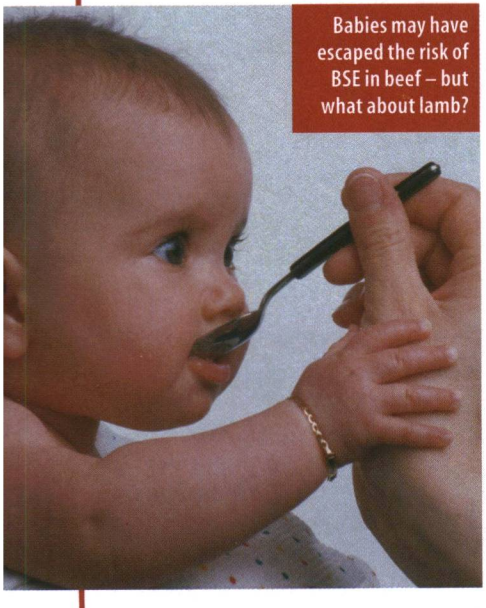
Derick, and Martin Fogden, from Southampton, had to wait until March to get their correct replacements. Another reader, who had three blankets, didn't get the final replacement until April.

The company attributed the hotline problem to its policy of answering calls personally. It had received an 'unprecedented number' of calls after our article. It said it had needed to order new controllers due to the demand, adding that Derick was the only customer to receive a two-pin plug.



For two pins – Derick Owen was unhappy to be sent an illegal control for his electric blanket

Questions over baby food and BSE



Babies may have escaped the risk of BSE in beef – but what about lamb?

Some baby food manufacturers are sourcing lamb from countries tainted by BSE.

Although BSE hasn't been identified in sheep, it's sensible to be cautious and source lamb for baby food from countries unlikely to have BSE.

Sheila McKechnie, Consumers' Association's director, wrote to all 10 producers whose baby food is sold in the UK to ask where they sourced lamb.

Of six that used lamb, five sourced from countries likely, or confirmed, to have BSE. Only one sourced purely from the lowest-risk areas. Three – Boots, Hipp Nutrition, and Heinz (including Farley's) – sourced some or all from countries classified as likely to have BSE, or confirmed to have it at a low level. Baby Organix and Cow & Gate sourced from the UK, rated highest risk since BSE has been confirmed at a relatively high level. New Zealand has the lowest risk – 'highly unlikely' to have any BSE. Sainsbury's, which sells own-brand baby food, told us it sourced purely from there and Boots, Cow & Gate and Heinz told us some of its lamb was from there.

Only certain parts of the sheep can be used in food, but this won't eliminate the risk. Some companies said they had further checks in place to ensure flocks are disease-free. But it's not clear how BSE is spread. Experiments have shown that sheep fed infected cow brain get a form of BSE – and it's known that sheep have eaten such feed in the past.

The risk is theoretical but, wherever baby food is sold, we want guidance leaflets to be available from the Food Standards Agency to help parents make an informed choice.

Prawns tested for banned substances

Farmed warm-water prawns from south east Asia are being tested for antibiotics linked to cancer after the discovery of illegal residues led to a widespread recall.

The Food Standards Agency (FSA) began testing for nitrofurans after precautionary tests found traces in 16 out of 77 samples of prawns and shrimps from Thailand, Vietnam, Indonesia, India and Bangladesh.

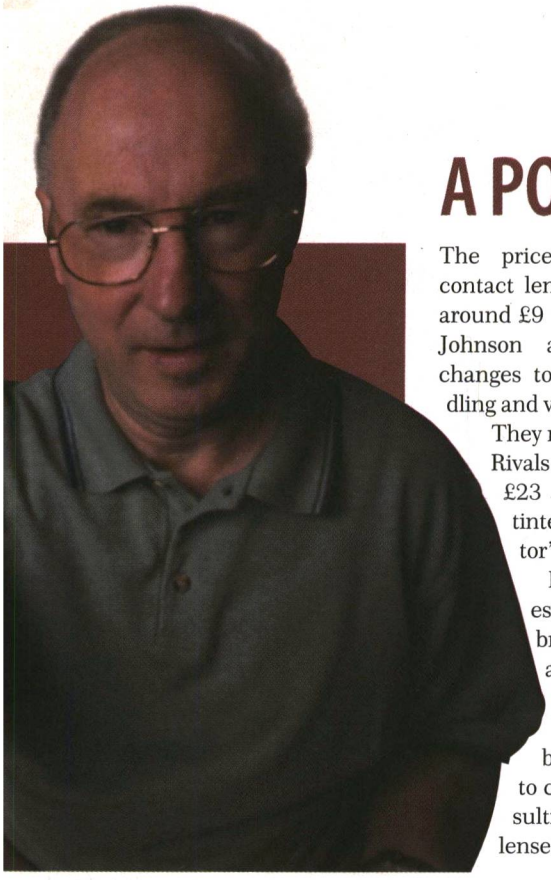
Recalled were batches of certain own-brand and branded tiger and king prawns from Sainsbury's, Tesco, Iceland, Safeway and Co-op. Wild prawns and cold-water prawns, which are generally smaller, aren't affected.

In Europe, nitrofurans – used to prevent and to treat infections – are banned for use in the food chain because of concerns that they can increase the risk of cancer. But testing for them in warm-water shrimps and prawns hasn't been compulsory, although there are such checks for another illegal veterinary drug. Further test results were due as we went to press.

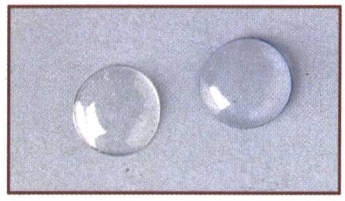
Now the FSA has alerted the European Commission to the findings and it is considering whether to extend compulsory tests. The nitrofuran tests were prompted by general concerns over lax controls on veterinary drugs in China after a similar problem with honey and Royal Jelly from China. The European Union has now banned animal product imports from China. Under rules due this summer, labels on fish products will have to show country of origin and production methods.

Another food scare – this time it's prawns

PHOTOGRAPHY JONNY THOMPSON, GETTYONESTONE, PICTOR



A POKE IN THE EYE



The price of Acuvue 1-Day contact lenses has increased by around £9 a month after makers Johnson and Johnson made changes to improve their 'handling and visibility'.

They now cost £35 a month. Rivals Focus Dailies and Bausch & Lomb's SofLens cost around £23 a month. Johnson and Johnson say the new lenses are tinted so they're harder to lose, and have an 'inside-out indicator' to help you put them in the right way.

If you don't fancy paying for improvements you don't necessarily need, now could be the time to switch to a cheaper brand. You'll need to arrange a fitting with your optometrist, as the other brands are slightly thicker and the fit may not suit everyone. Once you've been fitted, you can buy your lenses wherever you like. Try the internet for low prices, but make sure you visit an optician at least every two years to check your vision and eye health. The government is consulting on a new law, which would require websites that sell lenses to check that you've had a recent eye examination.

DUAL-RATE MORTGAGES

Halifax isn't playing fair with customers affected by the Financial Ombudsman's rulings against lenders' infamous dual mortgage rates.

These had the effect of leaving thousands of customers on certain deals trapped on the higher of the rates.

The ombudsman has ruled on individual complaints by customers of various lenders, including Halifax, in each case finding the customer's contract had been breached, and they should be compensated. This affects customers with similar contracts.

Halifax has said that 10,000 borrowers who'd asked to be transferred to the lower rate will be refunded. But those who asked in February, when the rate was discontinued – about 20,000 – have been told that the ruling doesn't affect them, they're due nothing, and offered a £100 'kiss-off'. Anyone who made the request after 4 March gets nothing, says Halifax.

But the ombudsman refutes this and said nothing could remove customers' right to seek compensation. Those offered the £100 could still try to claim from Halifax and if necessary complain to the ombudsman. There's further advice about this on our website: www.which.net/campaigns.

Shopping law change

A shake-up of your shopping rights due later this year is likely to add to the widespread confusion over your rights when goods go wrong.

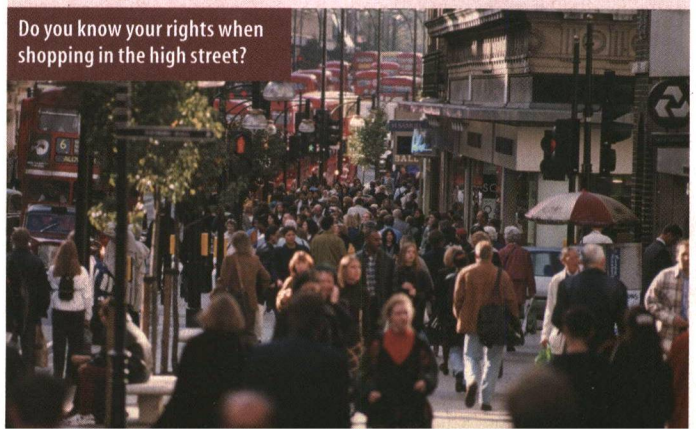
The government has asked organisations, including Consumers' Association, for views by the end of this month on proposals to amend the Sale of Goods Act, cornerstone of consumer law. Generally, we welcome the changes, but we don't think they go far enough.

The good news is that the move would introduce an initial six-month 'no-quibble' period after you buy goods. If they go wrong during these six months, the onus is on the shop to prove the goods weren't faulty when it sold them, rather than on you to prove they were (unless you've damaged the goods). The shop will be obliged to give you a replacement, a repair or, failing that, a part or full refund. It's not a huge change from your current rights.

The other good news is that guarantees become legally binding.

However, there is a risk that new extra rights will be introduced during the first two years after buying goods only, running alongside your current rights, which last for six (five in Scotland). We've told the government that the new rights should last as long as these do.

The plans are so convoluted, it's almost impossible to explain them simply. Whatever their final form, it's vital both sales staff and consumers are fully informed about the new rights. The move is to implement a European directive that was due to come into force in the UK in January, but which has been delayed.



Do you know your rights when shopping in the high street?

CAMPAIGNING FOR YOU

- **A 'directory enquiries' scam has been blocked after the Office of Fair Trading and BT each got an injunction against it.**

  We've previously exposed Peter Hutcheon, who was behind 192enquiries.com. Firms were invited to fax their entry at a cost of about £5. The directory had nothing to do with BT and couldn't be accessed by dialling 192.

- **One in eight consumers drop their case in the small claims court, mainly due to frustration and confusion with the process; and one in five awarded compensation never receive their money, new Consumers' Association (CA) research has revealed.**

  We want a range of measures to ease the process of making a claim.

- **Proposals to shake up financial advice are likely to lead to greater confusion and lower quality advice for consumers, CA warned the Financial Services Authority last month.**

- **The government's recently rolled-out Quality Mark for good builders is welcome news – but it's no use if builders don't apply. For more on the scheme, see www.qualitymark.org.uk.**

- **Changes due next month to 'effectively axe' the annual rail Network Card mean it could pay to renew it early to keep the current benefits, advises the Rail Passengers Council.**

- **The Food Standards Agency has dropped advice to wash or peel fruit and vegetables to guard against pesticide residues, as we predicted last month ('Call for "wash and peel" advice to be scrubbed', p4). However, confusingly, it still advises the precaution for hygiene reasons.**

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.net/campaigns

Dishwasher detergent dilemma

Several *Which?* readers were surprised when they bought new dishwashers to find that their warranties warned against using combined detergents.

Dishwashers are designed to be used with three separate components: detergent, rinse aid and water softener (salt). Recently detergent manufacturers have launched '2-in-1s' and '3-in-1s' that combine some of these ingredients in a single tablet.

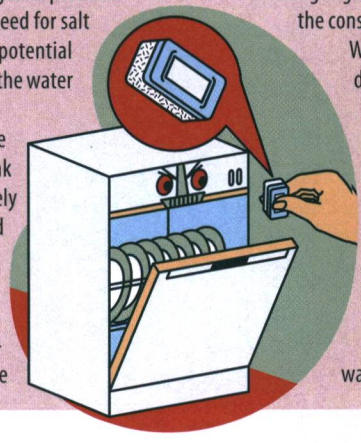
But Miele and Bosch's warranties state that problems resulting from the use of such products won't be covered. Miele warns customers against products that 'are supposed to replace the need for salt and/or rinse aid'. It says one potential problem is 'irreparable damage to the water softener unit with long term use'.

Miele said that although the mechanism doesn't actually break down it can stop working effectively with prolonged use of combined detergents and may need several wash cycles to reactivate it. Ironically, Bosch was also warning its customers against using combination products, while at the same time giving them as free samples with its new machines – it has now stopped this.

Our legal team confirmed that if new owners of Bosch and Miele machines do decide to use the combined products they do so at their own risk.

Electrolux, Hoover, Merloni and Whirlpool, all endorse the use of combination products.

The maker of Finish detergents said that there is no evidence of damage to machines from these products, but both machine and detergent makers are currently working together to overcome confusion for the consumer.



We recommend you use your dishwasher as it was designed. Not all 3-in-1s contain detergent, rinse agent and a water softener. So don't assume that you won't need to add anything. For example, one might contain a double dose of detergent and a rinse agent, so you would need to add salt.

If in doubt, contact the dishwasher manufacturer's helpline.

MOUTHWASH TURNS TEETH BROWN

It may be a great mouthwash, but Corsodyl can turn your teeth (and your tongue) brown – and it's not entirely upfront about this unfortunate side effect.

One reader contacted us after needing a scale and polish to remove stains from his teeth. He'd been dumbfounded by the staining until his dentist pointed out that this is a known side effect of Corsodyl, which he was using to treat an infection.

Last year, two million bottles of the over-the-counter treatment for gum disease were sold. There's a warning about staining on the bottle, saying it can 'largely' be avoided if you brush daily and don't have tea, coffee or red wine for an hour after using Corsodyl. But this is under a peel-back section which our reader hadn't spotted.

He's not alone – Corsodyl's maker Glaxosmithkline received about 16 com-

TRADE IN THE DIRECTIVE

With the government, retailers and the general public on our side, we will be campaigning harder than ever to stop manufacturers effectively controlling prices under the guise of the trade mark directive.

We asked 1,000 people for their views. Around two thirds knew international manufacturers were able to dictate where retailers buy branded goods from, like Levi jeans and Ray-Ban sunglasses, even if they are available cheaper elsewhere. And, of these, three quarters thought the restriction should not be allowed.

The directive was introduced to harmonise trademark laws throughout the EU and assure consumers of the authenticity of a product. Yet brand owners have used the legislation to make excessive profits by preventing retailers buying branded goods from outside Europe (on the 'grey' market), for much less than in the UK. Only recently, Tesco tried, unsuccessfully, to challenge the directive in the European Court of Justice. The result means that it's left having to charge more for Levi's and other branded goods, than if they could be bought more cheaply from countries like the US, Canada and Mexico.

Less than a quarter of those we asked thought that specialist sales advice when buying luxury branded goods was always necessary – one of the frequently quoted pro-directive arguments.

So why does this obviously unfair, much abused and widely unsupported piece of legislation continue? We've campaigned for years for its amendment. However, political unanimity throughout Europe is necessary for this to happen. If just one country objects, it stays. But with growing support both at home and abroad, and, from July, hopefully the new Danish presidency of the EU on board, we are optimistic that the directive could be amended.

Levi's is among brands protected by the trade mark directive

So what does it really cost?

THEY GROW UP FAST ON HOLIDAY

Insurance uncovered

Complaints online

Holiday brochures are a 'cocktail of confusion' with prices that rarely reflect the true cost of the holiday, according to the Trading Standards Institute.

The institute spoke out after major tour operators rejected a proposal to cap prices quoted in brochures. It criticised the practice of hiking up the cost of popular holidays, so when you come to book, you're charged more than in the brochure. It added that the 'fluid pricing' appeared to flout regulations.

Small print also hides disclaimers about compulsory new security and insurance charges, which are extra – and could add £20 to a family holiday. Other 'extras' included paying to use the pool – one family discovered a £15 per person charge for this when they booked, said an institute spokesman.

Last July we reported Skytours (owned by Thomson) to its local trading standards officer – see 'They grow up fast on holiday', *Which?*, p4 (pictured above). Four-year-old Nicola Reynolds was charged the adult price – but this information was hidden at the end of the brochure.

Following our complaint, Skytours changed the brochure wording to make it clearer that, for certain holidays, the third child pays an adult price – but it's still spelt out only at the end of the brochure, not in the price panel for each holiday, which trumpets special child prices.

Skytours told *Which?* that it considered its brochure was clear enough.

PHOTOGRAPHY JOHN TRENHOLM, JONNY THOMPSON ILLUSTRATION CYRUS DEBOO

Now you see it, now you don't. The peel-back label is to be scrapped following our complaint to Corsodyl's maker

plaints last year from other consumers who'd missed the warning.

The Medicines Control Agency (MCA), which polices the industry, told *Which?* that the label met requirements. However, following our inquiries, Glaxosmithkline revealed plans to fit all the information on one label and scrap the peel-back section. We welcome this move.

We've long campaigned for clearer information about medicines, including side effects (see 'Campaign focus', right). The MCA is working with the industry to produce best practice guidelines, to standardise labels and make them clearer. These are to be phased in from this summer

Euro campaign to avoid skin cancer

Spare a thought for your skin before you rush to the beach this summer. That's the message of Euromelanoma Monday and Sun Awareness Week which both launch on 13 May. The day focuses on malignant melanoma – the deadliest form of skin cancer, caused by the sun's ultraviolet (UV) rays.

Dr Lesley Walker, Director of Cancer Information at Cancer Research UK, says: 'Since the 1970s, malignant melanoma has seen the fastest increase of the major cancers and that trend looks set to remain if people continue to ignore sun protection warnings.'

Unusual looking moles may be the first sign of melanoma. There'll be walk-in mole-screening clinics around the UK (contact www.skincarecampaign.org for details). A quick visit will be able to tell you whether your moles need further investigation. If you're worried about your moles but can't make the clinics, contact your GP. Signs to look for include moles that have changed shape or colour, are itching or bleeding.

● ACTION POINT To help prevent sun damage, avoid the sun between 11am and 3pm, protect yourself with shade, clothing, hats and sunglasses, and use a sun screen with a sun protection factor (SPF) of at least 15. Protect children, as excessive sun exposure when young can lead to skin cancer in later life.

Risks of exposure to UV radiation can be found on www.met-office.gov.uk/weather/gsuvi.html.

CAMPAIGN FOCUS Behind the headlines of a CA campaign

A SPOONFUL OF PR

The Office of Fair Trading (OFT) and Medicines Control Agency (MCA) have just branded 170 UK websites featuring health products as potentially misleading. Laws on advertising prescription drugs are set to be relaxed. Against this background, Consumers' Association (CA) has launched a taskforce to push for reliable, unbiased public information about medicines and treatments.

WHERE'S THE PROBLEM?

Prescription and over-the-counter (OTC) medicines are licensed and must carry specified information about doses and side effects. This is not always as clear as it might be (see 'Mouthwash turns teeth brown', left). Some alternative remedies don't even have to carry such warnings. For all medicines and illnesses, it's tricky getting further information from a dependable source.

WHAT ABOUT THE INTERNET?

If you use the internet, you may not know who's behind the site providing the information. Some companies fund sites for 'support groups' where the condition is treatable by their drugs. And there are plenty of 'miracle cures' around, as the OFT and MCA internet sweep showed.

WHY ACT NOW?

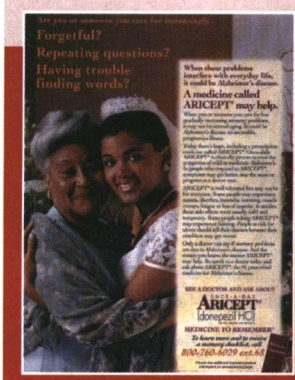
We believe the bias problem is about to get worse. Not only is there a lack of good quality information, but the European Commission is proposing to relax the law that stops pharmaceutical companies advertising prescription drugs to the public. Currently they can target only health professionals. We believe the proposals pave the way for diabetes, Aids and asthma drugs to be advertised generally. We fear the change could mean a wave of biased information, leading to doctors responding to demands for heavily promoted drugs – regardless of how effective these drugs are, or of any side effects.

SURELY ADS PUT PATIENTS IN CONTROL?

Patients should be in control and well informed, but through proper information, not advertising. Just 6 per cent of 1,897 adults in a CA survey last year trusted drug companies as an information source. In the US, where such adverts are legal, there's evidence that these adverts distort doctors' prescribing – expensive, advertised drugs are over-prescribed, and cheaper, more effective ones are underused. Much of the US advertising wouldn't help patients make an informed choice. In many cases, it's been shown to be misleading or incomplete.

SO WHAT CAN BE DONE?

We are lobbying the European Parliament and Commission to keep the curbs on prescription drug adverts. Meanwhile, patients in the UK need better information about the drugs they take, and the government must tackle this. We want it to consider establishing an information source – it could be through the MCA, which licenses medicines for use. This month, we're launching a taskforce to bring together patients' groups and other health campaigners to make united recommendations to the government. So, we need to know what information you want about medicines. Write to Dept JG at our Hertford address on p58, or visit www.which.net/campaigns.



These are some ads targeting the public allowed in the US. You can see more information on this issue and briefings on our campaigns at www.which.net/campaigns.

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

Promises with provisos

Beware of investment ads promising huge returns. We show how some could leave you with a lot less than you expect

Rebecca Fearnley looks at the fine print in investment ads to see which conceal more than they reveal

We've all seen them – adverts for investments offering sky-high returns. Stock market-based investments can be pretty tempting right now, at a time when interest rates on savings accounts are so low. But watch out – as the adage goes: if the ad looks too good to be true, then it probably is.

Deciding where to put your hard-earned savings isn't a decision which should be taken lightly: make the wrong choice, and it could cost you dear. You might think that the financial services watchdog, the Financial Services Authority (FSA), would make sure that the information being given out is always accurate and straightforward. However, our investigation highlights the various ways companies may mislead in their efforts to get your attention – and your money.

WHAT COMPANIES DO

So what makes an ad misleading? The techniques which the guilty companies use vary, but it often boils down to bold 'headline' statements and figures which don't tell the whole story. We've looked at four examples of misleading ads, opposite and overleaf.

We did ask the FSA to comment on the adverts we show here. However, rules of confidentiality, which are legally binding, mean that it cannot comment on complaints about individual adverts, even if it agrees that an ad is misleading. Outcomes of complaints are published only if formal disciplinary action is taken. But this is a lengthy process, and it isn't usually followed when it comes to dealing with complaints about misleading ads.

We think the government should change the rules so that the FSA can publish its decisions, naming guilty companies, and consumers know that it's worthwhile complaining.

WHAT YOU CAN DO

If you're looking for somewhere to invest your money, it's well worth looking beyond the claims made in the adverts. How well the fund's performed in the past may be important to you in spite of its unlikely relevance to the future, but don't rely on the company's figures – do a bit of your own digging. At the moment, the FSA won't include past performance in its own comparative tables (see 'Our verdict', opposite), but there are other sources of this information. The fund service Standard & Poor's, for example, has lots of information about funds, including past performance figures, and the *Financial Times* has a website designed to help you understand how risky different funds are when you're deciding where to invest (see 'Further information', p11).

There are other important things to think about, too, like charges, for example. These can make a big difference to how much you get back. The FSA has details of charges for a range of funds on its website.

And how much risk are you willing to take? Some ads may seem to offer very high returns, without properly highlighting that the investment also carries a relatively high degree of risk to your capital. You need to make sure you understand this and are comfortable with how much risk you're taking with your cash. Unless you're a very confident investor, go to an independent financial adviser (IFA), who can assess your attitude to risk and help you choose suitable investments.

ADS CAN MISLEAD TO GET YOUR ATTENTION – AND YOUR MONEY

WHERE TO COMPLAIN

If you want to complain about an investment ad, who you complain to depends on what sort of ad it is. Our investigation

PHOTOGRAPHY JOHN TRENHOLM

Why invest in our savings plan? Don't ask an economist, ask an historian.

GROWTH OF £100 INVESTED MONTHLY OVER 20 YEARS

£45,541 BUILDING SOCIETY

£75,000 AVERAGE UNIT TRUST

£102,949 FOREIGN & COLONIAL INV. TRUST

its

Take a look back over the past 20 years and you'll see that Foreign & Colonial Investment Trust has been one of the most successful performers.

Turn back the clock 133 years to 1868, and you'll see the reason why. That's when we invented the investment trust. And it's this vast experience that has allowed us to out-perform many of our rivals over the long term.

It's also the reason why knowledgeable investors make our Private Investor Plan their first choice.

The Plan allows you to save with regular monthly contributions or, if you prefer, with the occasional lump sum. What's more, you'll find our charges are amongst the lowest.

You could soon find your future benefiting from our history. For our free brochure return the coupon below, contact your Independent Financial Adviser or call

0800 136 420

or visit our website at www.fandc.co.uk/pip

F&C

FIRST IN INVESTMENT TRUSTS

Ref: P401D

To: F&C Management Limited, PO Box 11020, London N4 1UA.

Title Forename(s) Surname

Address Postcode

If you'd also like our free ISA brochure call 0800 136 420 or tick this box ☐

If you're an existing F&C investor please tick the box ☐

We will not disclose the information you provide to other organisations outside the F&C Group. However, we may contact you about our other products or services which we believe will be of interest to you. If you would prefer not to receive this information please tick this box. ☐

RISKY BUSINESS

Comparing the returns from investments with bank or building society accounts is a technique investment companies often use. In the long term, share-based investments have tended to outperform savings accounts, so companies like to use this as a selling point.

However, it's not a fair comparison unless ads stress how much riskier stock market-based investments are than bank and building society savings accounts. With a savings account, your investment is secure – you'll never lose your initial deposit – whereas with an investment, no matter how well it has performed in the past, there is still the chance that you could lose some, or even all, of your capital in the future.

This Foreign & Colonial advert is a good example of this. In its chart, it demonstrates how £100 a month invested in its investment trust for the past 20 years would now be worth well over twice as much as if you'd put the same amount in a building society savings account. At no point, however – not even in the small print – does it say how much more secure your money is in a building society account.

By making this comparison, we think this ad is misleading. We also think it's breaking the FSA's rules about what makes adverts 'clear, fair and not misleading'. These state that, where a comparison is made with bank or building society deposits, equal prominence should be given to the fact that an investment is less secure. However, this is a new clause in the rules, brought in when the FSA took over from the Personal Investment Authority last year. This ad did appear just after the new rules came in, but it hit a transitional period. If the rule is effective, it should signal an end to this type of comparison.

concentrated on newspaper and magazine adverts, but financial ads appear on radio and TV, too.

If your complaint is about a printed ad, or one which appears on the internet, you would normally complain to the FSA. However, if your complaint is to do with taste or decency (rather than because it was misleading, say), you should go to the Advertising Standards Authority (ASA).

If the ad was on TV , you must complain to the Independent Television Commission (ITC) and, if it was on radio, contact the Radio Authority. See 'Contacts', p57, for where to make your complaint.

OUR VERDICT

The FSA has rules about what firms can and can't say in investment ads. However, if the examples we've uncovered are anything to go by, there is room for improvement.

For example, there are rules about what companies can and can't say about the past performance of a fund. But we think the FSA gives out mixed messages on how it views past performance. On the one hand, research from the FSA suggests that past performance is not a useful predictor in helping you choose where to invest, and the FSA doesn't use past performance in its own comparative tables which give information about a range of investments. Despite this, it still allows companies to use past performance figures in ads.

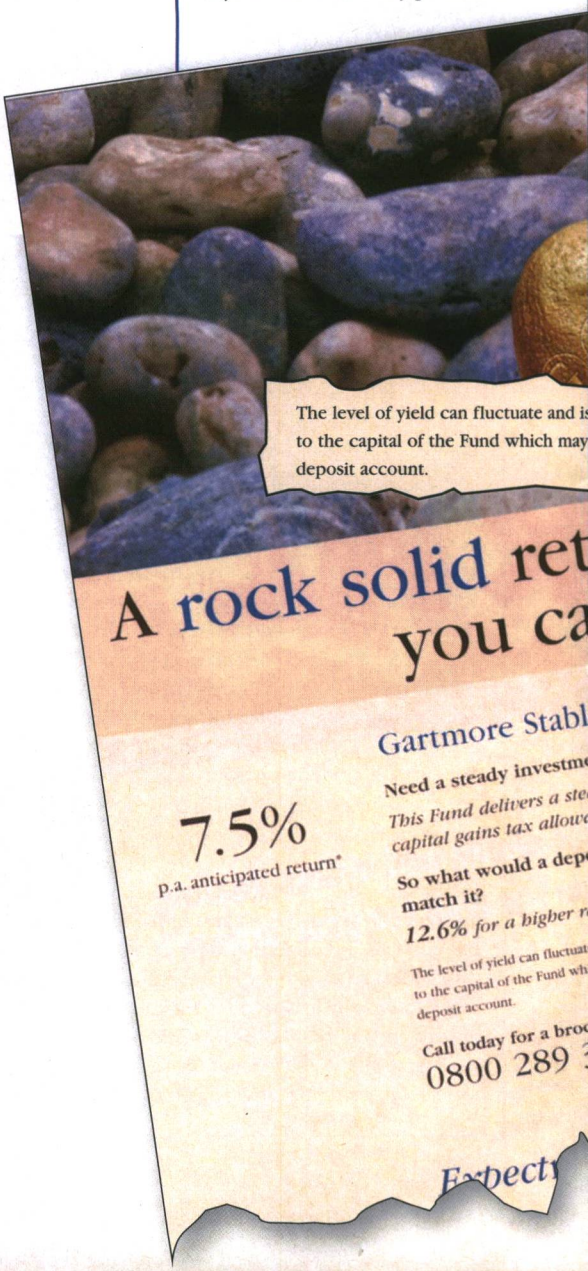
There are rules about how these figures can be used, but we don't think they go far enough. However, we welcome the FSA's recent announcement that it is to review these rules with a view to tightening them. It could mean, for example, that warnings about their bearing on future returns are made more prominent, and not buried in small print.

We also think the FSA should be able to do more to reassure consumers about how it deals with investment ads that are misleading. Under the Financial Services and Markets Act, if you complain about an ad, the FSA can't tell you whether it has upheld your complaint, or what it has done about it, unless it goes through a formal disciplinary process, which is lengthy and costly. We'd like to see these restrictions lifted by the government. ▷

PROMISED RETURNS

Many ads appear to promise very high returns – much higher than you'd get from a savings account at today's low interest rates. But these promises can also be misleading – if you don't read the the whole ad carefully, you might not realise that these high returns aren't guaranteed and may involve you risking the money you put in.

According to this Gartmore ad, you can count on a 'rock solid' return of 7.5 per cent from your investment in its Stable Growth Fund – much more than you could get from any deposit account, as the ad points out. But this return is an estimate, and depends on how well the investment performs. And the 'rock solid' claim is at odds with the statement in smaller print that 'the level of the yield can fluctuate and is not guaranteed'. It's equally out of line with the smaller print saying that 'the value of your investment may go down as



HISTORY LESSON

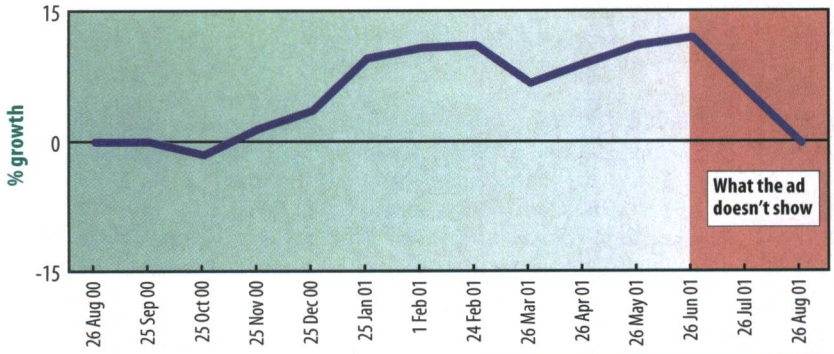
Using figures showing how an investment fund has performed in the past is a popular theme in investment ads. But sometimes even the apparently best-performing funds may not be all they seem, and some companies use these past performance figures to make funds seem better than they really are.

Take the Aberdeen ad, above. It claims that its Progressive Growth Fund has outperformed the FTSE All-Share Index in the 12 months since it was launched. The ad includes a graph which illustrates just how much it has outperformed the All-Share Index.

All is not as it seems, though. Look closely and you'll see that the figures cover only ten months, not a full year, as suggested by the ad's headline – and the period cited ends on 21 June 2001, two and a half months before the ad appeared. Extend the graph to cover a slightly longer period, as we've done below, and you can see that the figures are not nearly so attractive. The fund took a sudden and dramatic nose-dive at the end of June 2001. The ad was still appearing in magazines in September last year, by which time the fund had fallen well below the sector average.

The use of past performance figures in investment ads has long been a controversial issue and the Financial Services Authority recently announced that it is reviewing the rules on them (see 'Our verdict', p9, for more on this). The proposed changes should mean that consumers get a more balanced view of how useful past performance figures are.

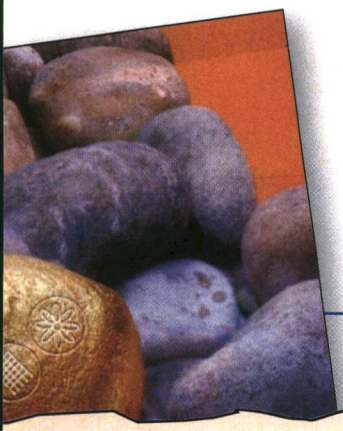
Aberdeen Progressive Growth Fund



well as up and you may not get back your original investment'.

Where ads give such prominence to projected returns, we think they should at least have to give equal prominence to warnings about the risk to your capital.

This ad also misleads by suggesting that the return is automatically tax-free – it isn't. The only way to avoid paying tax on an investment like this is to use your capital gains tax allowance (£7,500 in the 2001-2002 tax year), unless the investment has tax-free status, like an Isa. But this rule applies to all investments, so it's misleading for Gartmore to imply that a tax-free status is something that is a particular advantage of this fund. If you have used up your allowance elsewhere, you would pay tax on any income from this investment.



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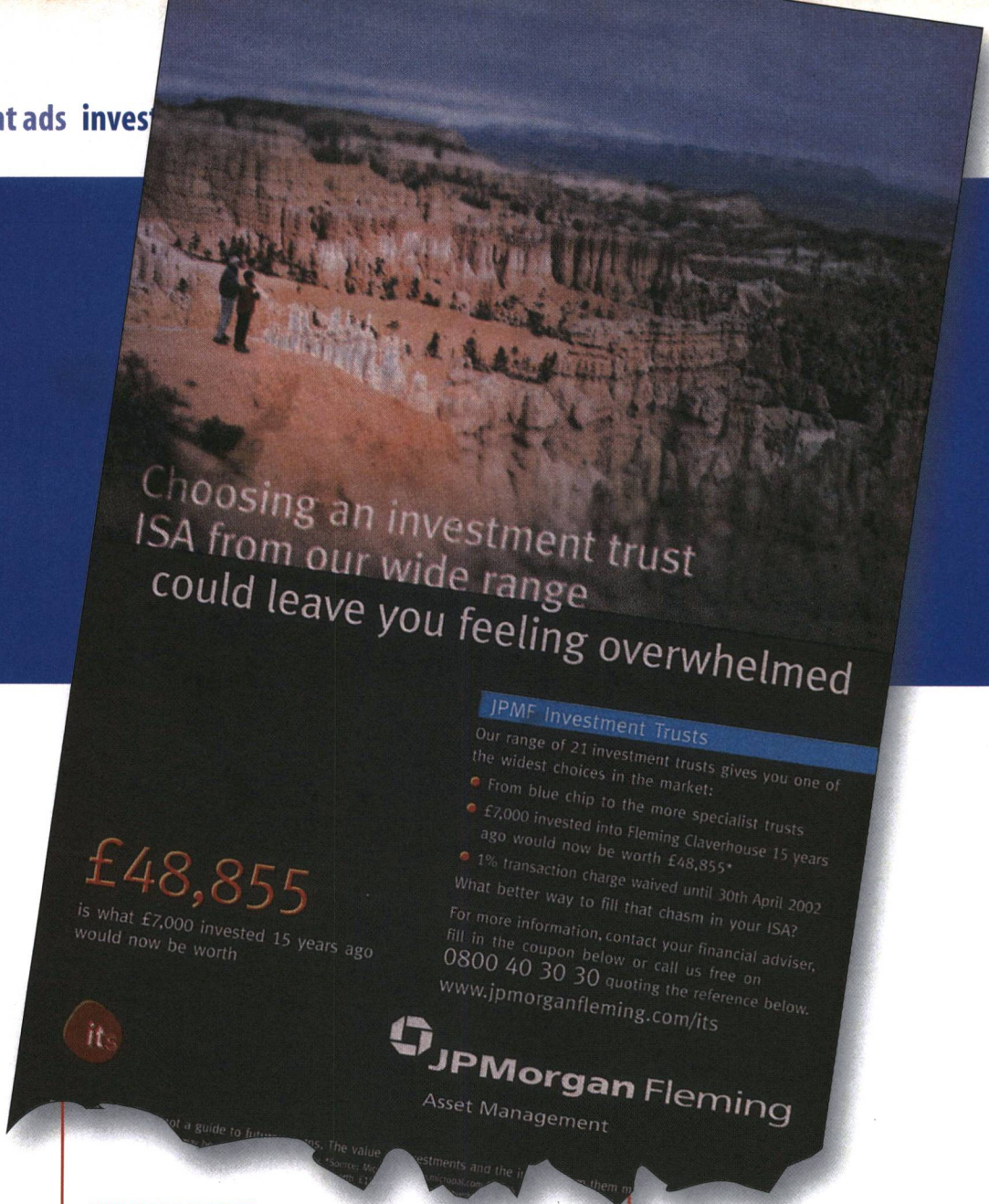


THE HALO EFFECT

Companies sometimes use the returns from one fund which has been doing well to advertise others which are performing less well. In this ad for JP Morgan Fleming Investment Trusts, prominence is given to the fact that £7,000 invested 15 years ago would now be worth £48,855.

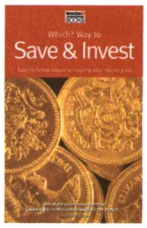
However, although the ad is for all the investment trusts the company has available, the figure quoted relates to only one, the Fleming Claverhouse Fund. This is one of the company's better performing investment trusts over the longer term – others in its range have not performed nearly as well. You wouldn't know that from reading this ad, though. We think that using a figure for a specific fund like this could give a misleading impression, and it's not clear enough that the figure given such prominence relates to only one of the funds available.

FURTHER INFORMATION

www.funds-sp.com	Standard & Poor's fund ratings
www.fsa.gov.uk/tables/index.jsp	FSA fund information
www.ft.com/fundratings	*Financial Times* fund ratings
www.unbiased.co.uk	IFA Promotions (to find an IFA)
www.financialplanning.org.uk/contacts.cfm	Institute of Financial Planning (to find an IFA)
www.sofa.org	Society of Financial Advisors (to find an IFA)

WHICH? BOOKS

For more information and advice on investing, *see Which? Way to Save & Invest* (£14.99). To order, call **0800 252 100** quoting SAI02



NO POINTS FOR RAIL ADVICE

We gauged the quality of information from rail companies and found it wanting. Only a third of questions were answered correctly

Delays, overcrowding and severe safety issues have beset the rail industry in recent years. All have a major impact on the travelling public, and rail companies often claim the causes are beyond their control. But basic information about routes, fares and tickets is something companies should be able to get right.

However, this isn't the case, according to a joint investigation we've carried out with the Rail Passengers Council (RPC), the government-sponsored body representing rail users in Britain.

Of the 62 visits and phone calls we made to stations and to the National Rail Enquiry Service (NRES), two thirds of answers were wrong. On 47 occasions we were given a price for a fare, but 31 of these were wrong. We were usually asked to pay too much, in total to the tune of over £1,000.

Overall, station staff were more likely to give a correct answer – they got it right on 18 out of 42 attempts. NRES, however, managed to provide a correct answer on only a miserable three attempts out of 20.

INFORMATION SOURCES

In this technological age, there are a number of places you can go for advice on rail travel.

Stations During privatisation, the British Rail network was split into 25 train operating companies (TOCs). Railtrack was set up to run the rail network, including some stations. So a station may be owned and run by Railtrack or managed by a train operator. This operator may be different from the one that's running your train. However, in most cases, station staff are meant to be able to provide information about all rail services and to sell tickets for any journey, including those for competing services from that station.

National Rail Enquiry Service The TOCs are obliged to fund the NRES helpline (08457 48 49 50). It is meant to provide accurate, up-to-date information on journey times, fares and updates on problems such as engineering works.

RESULTS IN DETAIL

Staff In the vast majority of cases, station and NRES staff were helpful and courteous. Some ticket office staff were even apologetic about the fares. A clerk at Margate station warned our researcher: 'You won't want to know this fare', while another at Guildford warned: 'Brace yourself'. Unfortunately, both went on to quote the wrong prices.

However, this attitude wasn't universal. At London St Pancras, a member of staff closed the ticket manual and refused to give us any information at all. At Waterloo, our researcher had to plead with the person on the ticket desk to give her a price – but the clerk did then, at least, get it right.

Competing routes One of the key aims of rail privatisation was to create competition on key routes. For example, if you are travelling from London to the West Country, you can choose between First Great Western services from Paddington, and South West Trains from Waterloo. First Great Western's services are faster but more expensive.

Similarly, Silverlink County and Virgin compete from London Euston to Birmingham New Street. Chiltern Railways offers a rival service from London Marylebone to Birmingham Snow Hill.

OUR SURVEY

With advice from the Rail Passengers Council and a rail expert, we drew up a list of 20 rail journeys and questions to test the quality of advice across the network. In November and December 2001, our undercover researchers visited mainline rail stations to ask for advice about these journeys. They also rang the official source for UK rail information – the National Rail Enquiry Service (NRES). We asked each question once at a station or ticket office, and gave NRES one chance to get each question right – in much the same way that an everyday passenger would.

We noted the advice, and our expert evaluated this against the official fares manual and the rule books governing rail travel in Britain – the National Conditions of Carriage and the Routeing Guide.

We also tested the scenarios using various internet booking facilities, such as thetrainline.com and qjump.co.uk (which is the system behind several companies' own websites such as www.midlandmainline.co.uk).

PHOTOGRAPHY ANDREA CRINGEAN, PAUL FRANCIS PHOTOGRAPHY, JOE SHEEHAN, MICHAEL SULLIVAN

INTERNET SITES

We also looked at the two main internet sites, thetrainline.com and qjump.co.uk, which allow you to book tickets online. The Trainline did reasonably well (compared with stations and NRES) – we managed to get the right answer from it for 11 of our 20 journeys although it isn't designed to answer some of our queries. Qjump was fiddly to use but, eventually, gave us the right answer five times.

These services are primarily designed to allow you to book well in advance and hunt down deals such as Apex fares. They're not really geared up for questions about next-day travel, although The Trainline did quite well at this. They also tend to default to information on the fastest rather than the cheapest route. However, The Trainline does let you search for the cheapest tickets. Both services should give you good information if you want a straightforward, intercity journey, and they tend to be better if you're booking well in advance. Overall, if you need to double-check fare information, then The Trainline is worth a look.

But competition can only work if travellers are told about the alternative services that are available. That's why ticket offices are meant to give you information on all the suitable options. We found that, more often than not, you're given just one choice – the quickest and most expensive option. We looked at five journeys where there was a choice of route.

For a trip from Bath to London, staff at Bath Spa station and NRES told us we'd have to upgrade a cheap Saver ticket for the train to Paddington instead of catching a slower but cheaper service to Waterloo. We also asked four times about the cheapest day trip to Burton-on-Trent. Not once were we told about a Silverlink ticket for £18.50. Staff at Euston travel centre, at St Pancras and on the NRES helpline told us only about Virgin's service which costs more than £42.

Ticket validity There are some quirks with rail ticketing. For example, most tickets allow you to break the return leg of your journey. Most also let you travel via a range of routes. But can you get advice on valid routes or when you can stop over?

We asked about breaking a return journey from Dumfries to London at Cambridge. Only staff at Liverpool St station correctly told us that we could do this by changing on to the East Coast line and coming into London at King's Cross or Liverpool Street. King's Cross and Euston told us it was impossible because 'it was on a different line'. That's true, but you can still make the change. NRES told us we'd have to come all the way into London, then buy a return to Cambridge. This would have cost us at least an extra £15.20.

We also asked whether we could break a return journey from London to Scotland in Princes Risborough. NRES gave us sweepingly poor advice saying 'you can't stop off with a Saver return'. This is nonsense – you can almost always break your return journey with a Saver ticket. The only time that you can't do this is if you're travelling via a route that isn't permitted in the official Routeing Guide. But of course you need good advice to find out if a route is allowed.

Avoiding London If you have mobility problems or are travelling with children or lots of luggage, a journey across London on the tube can be difficult, if not impossible. So it's vital that travellers in this situation are told how they can avoid crossing London. We wanted to travel from Evesham to London Waterloo without using the tube. This simply involves a change at Reading. But staff at NRES and Worcester Shrub Hill said this was impossible, while Evesham told us this option would 'take all day' and that we'd be better off going into Paddington. In fact it adds less than 40 minutes to the journey time.

Another of our researchers said he wanted to travel from

OUR VERDICT

When we last looked at rail advice in 1996, we focused on fares and found that only 10 per cent quoted were correct. This time we looked at a broader range of advice about routes and fares. Overall, things have improved, but still only 34 per cent of the questions we asked were answered correctly. Of the 47 fares quoted, 31 were wrong – in total, to the tune of over £1,000.

The Rail Journey Information System was meant to solve advice problems but it's clearly not working. In most cases, rail staff were helpful and courteous – but overcharging and wrong advice were still endemic. This is one issue the rail companies can do something about and should be getting right – they can't pin the blame on Railtrack or infrastructure problems.

Anthony Smith, National Director of RPC told us: 'Staff are trying hard to do a good job but it seems they haven't been given the right tools or the necessary training. In a fragmented system with a complex fare structure it is vital staff are given access to timely, accurate and useful information they can pass on to passengers. We need to see action on this now.'

The Strategic Rail Authority sets targets for NRES, but these mainly concern the number of calls answered. It does measure the quality of answers but these are based on common, simple queries – such as timetable information. Our survey shows that, if you want fare or route information, you'd be hard-pressed to get the right answer.

Eastbourne to Coventry but wanted to avoid London. Could he travel via Guildford? This is a perfectly acceptable route and costs the same as travelling through London. But staff at Eastbourne station needed a geography lesson: 'You can't get to Coventry via Guildford,' they said. NRES told us to catch a train from Gatwick to Milton Keynes. Unfortunately, the service was suspended at the time, a fact our researcher saw advertised in his local station.

Integrated transport We're meant to be heading towards an integrated transport system, where, for example, bus and coaches meet your train. Some companies are already doing this and provide connecting services and through ticketing.

We asked about a trip from Swansea to Bude which uses a bus for the Exeter to Bude leg. Full marks to Swansea station – staff gave us full timetable information and the right combined fare for the train and bus. NRES gave us the right times and quoted a fare that would cover the whole journey, but it told us we'd need to buy a separate bus ticket at Exeter.

We also looked at integrated train and ferry travel with a trip from Cheltenham to Cowes on the Isle of Wight. Everyone gave us the right journey details, but Cheltenham station quoted the wrong fare.

Save with a Saver Unless you can buy a cut-price ticket, such as an Apex well in advance, the cheapest walk-on fare is usually a Saver or Super Saver. These are usually valid only outside peak times. But there are some quirks to Savers, and we wanted to see whether staff knew about them.

There are no peak-time travel restrictions on Virgin Saver tickets between Wales and London. Bangor station and NRES gave us the right Saver fare from Bangor to Euston for an early train. But Margate told us we'd have to pay for a standard return to Welshpool at peak time. This would cost £157 instead of the Saver fare of £63.70.

If you have a railcard, you can travel by some Saver tickets at peak time and still get a discount. We wanted to find the fare to Manchester for a passenger with a senior railcard catching the peak time 17:55 on a weekday from Euston. The right answer, as given by Euston's ticket office, is £31.95 – a Saver single with a third off. Paddington and NRES wanted us to pay almost double that – £61.05, which is the discounted standard fare.

Ignorance is expensive The number of ticket types and discounts is legion. The availability and validity of fares can be confusing even for regular travellers. Last year, the RPC published a booklet called *Just the ticket* to explain the difference between ticket types and how you can get the best deal by asking the right questions (the booklet is free – see www.railpassengers.org.uk for more details).

With UK rail prices among the most expensive in Europe, it's vital we get the best deals. However, most of us have to rely on advice from rail staff to do this. We received 47 quotes for fares and ticket prices. On 31 occasions these were wrong. If we'd bought these tickets it would have cost over £1,000 more than necessary. On average, where we were given a wrong fare, we would have paid about £30 too much.

INFORMATION SYSTEM

Two years ago, the rail industry launched a new computer system to help staff give the best advice. The Rail Journey Information System (RJIS) was meant to stop bad advice. The industry claims that RJIS provides 'the fastest train journey and best fare' and will also give alternative fares, restrictions, special fares and discounts.

RJIS was the first service developed with input from all parts of the fragmented post-privatisation rail industry. But it's not working. We don't know whether this is due to technical problems or whether staff aren't using the system or aren't using it properly. But it is clear customers aren't seeing the benefit of the system.

TOP TIPS TRAVELLERS' TIPS

As our survey shows, getting the right advice on routes and fares is far from easy. But, by asking the right questions, you may be able to improve your chances of getting the travel information you need. Use these tips from the RPC.

- Make sure you're clear about your requirements. What's more important to you: the cheapest ticket or the fastest journey? If you don't ask for the cheapest ticket, a seller may assume that you want the fastest.
- **Booking your journey well in advance can save money. You usually have to book a week in advance for an Apex ticket. But these are subject to availability on specific trains so the earlier you book, the better.**
- Ask whether it's cheaper to travel on a different day, at a different time or another line.
- **Remember that cheap tickets usually demand that you are flexible – about the time you travel, say. Expensive tickets give you the flexibility to travel when you like.**
- For more detailed hints and advice, see the RPC's *Just the ticket* booklet.

RAIL ADVICE: TWENTY QUESTIONS

Here are the questions we asked NRES and mainline stations. They're designed to test various aspects such as fares and competing routes. All the right answers are to be found in the rail ticketing manual or the National Conditions of Carriage.

1 I have a Saver from Manchester to Waterloo, and want to return on the 15:17 next week. Can I stop in Bath and pick up the next day?
Right answer No. This train doesn't use a 'normally-permitted route' so you can't break your journey.
Results Euston, Manchester Piccadilly and NRES were right. Waterloo and King's Cross were wrong to say 'you can't stop with a Saver'.

2 I must get from Manchester Piccadilly to London by 11:00 tomorrow. What's the cheapest fare?
Right answer Travel to Euston and it will cost £164 – the Saver isn't valid on trains which arrive before 11:00. But go via Chesterfield and you can get to London St Pancras in time and for £52.
Results Manchester Piccadilly and NRES were wrong. Manchester told us to buy a £95 business Saver and arrive three hours early.

3 I must get from Bristol Temple Meads to London by 10:15 tomorrow. I want the cheapest single.
Right answer It costs £38 to Paddington, but go via Salisbury to Waterloo and it's only £21.
Results Bristol Temple Meads, right; NRES, wrong.

4 I want to get from London to Bath and back tomorrow. I need to be in Bath by about 10:45 – what's the cheapest fare?
Right answer Travel from Waterloo to Bath, changing at Salisbury. You'll arrive at 10:28 and it costs just £25.60.
Results Waterloo's ticket office was right. St Pancras, Paddington, Waterloo travel centre and NRES were wrong. The last two said we'd need a £72 open return.

5 I'm travelling to Waterloo from Evesham but want to avoid London and the tube. Is this possible and, if so, how much is a single?
Right answer Change at Reading and go direct to Waterloo instead for £23.
Results Evesham, NRES and Worcester Shrub Hill all got it wrong.

6 I have a Saver return from London to Dumfries, and I want to stop off at Cambridge on the way back. Is this possible and where will I have to change?
Right answer Yes, you'll have to change at Carlisle, Leeds, then either Peterborough or Stevenage and return to King's Cross or Liverpool St.
Results Liverpool St got this right. Euston, King's Cross and NRES were all wrong.

7 I have a Saver return from Dingwall to King's Cross. On the way back I want to stop in Princes Risborough. Is that allowed?
Right answer Yes, it is.
Results Well done, Edinburgh and Glasgow. But NRES said: 'You're going completely the wrong way and you can't stop off anyway with a Saver.'

8 I want to get the 06:16 train from Bangor to Euston tomorrow. How much is a single?
Right answer £55.20 for a Saver which is valid on all trains from North Wales.
Results Bangor and NRES were both right.

9 I want to catch the 17:55 from Euston to Manchester tomorrow. How much is a single with a senior railcard?
Right answer £31.95. The card lets you use a Saver on peak-time trains and gives a third off.
Results Euston was right. Paddington and NRES were wrong.

10 I have to get from Margate to Welshpool by about 12:00. How much is a return and what train should I get?
Right answer The 05:42 Margate to Victoria; change at Euston and Birmingham New Street. You'll arrive at 11:57. A Saver return is £63.10.
Results Well done, Ramsgate. Bad luck, NRES and Margate which suggested a £157 fare.

11 I want to travel from Eastbourne to Coventry next week, but I want to avoid London. Can I get a Saver return via Guildford?
Right answer Yes. The Saver is £47.70.
Results Only Brighton got it right. NRES and Eastbourne were wrong.

12 I need to go from Euston to Birmingham New Street and back tomorrow. How much is a first-class return?
Right answer £150 on Virgin Trains but only £56 on Silverlink, but Silverlink's trains are slower.
Results The Silverlink desk at Euston and the main ticket office got this right. Kings Cross, Marylebone and NRES were wrong.

13 I've got a £39.30 Saver return from Bath to London for tomorrow. But now I need to arrive by about 10:00. What can I do?
Right answer The Saver's still valid if you go via Salisbury into Waterloo; you'll arrive at 10:03.
Results Both Bath Spa and NRES said we'd need to upgrade to a standard open return to Paddington for an extra £32.70.

14 How much is a Saver from Southampton to Liverpool, going out via Reading but coming back via London?
Right answer £67.40 but if you go out one way and back another, it must say this on the ticket.
Results Southampton gave us the right answer; NRES was wrong.

15 I need to go from Guildford to Newcastle twice this week. What's the cheapest first-class ticket?
Right answer A first-class All-Line Rover valid around the country for seven days is £480. That's cheaper than two returns to Newcastle for £526.
Results Guildford, Waterloo and NRES all went for the £526 option.

16 Is there a Super-Saver return, Swansea to Bude?
Right answer Yes. £42.40 covers the train to Exeter and the bus on to Bude.
Results Swansea got this right. NRES said the fare would only cover the train journey.

17 What's the cheapest day trip from London to Burton-on-Trent tomorrow, and what's the first train I can catch?
Right answer A Silverlink return for £18.50 at 08:46 from Euston.
Results Euston, Liverpool St, St Pancras and NRES were all wrong. Most recommended a 10:55 train for £42.40.

18 I'm going from Cheltenham to East Cowes on the Isle of Wight tomorrow. What's the cheapest return fare? – I have a senior railcard.
Right answer A Super Saver (not valid on Fridays) for £21.70 which includes the ferry.
Results Gloucester and NRES were both right. Cheltenham quoted £32.90.

19 I'm travelling from Brighton to Dunbar. I want to get the 11:00 train from King's Cross, but that doesn't stop at Dunbar. Can I go on to Edinburgh and come back from there to Dunbar? Is that OK with a ticket that's only valid to Dunbar?
Right answer You cannot normally double-back like that, but in the case of Dunbar it's OK.
Results Brighton got it right. NRES said we'd have to pay the extra fare to Dunbar.

20 Tomorrow (Saturday) I'm going from Clandon to Newcastle Airport. What is the first-class single?
Right answer Use GNER's Weekend First upgrade. Buy a Super-Saver single for £81 plus the £15 upgrade – that's £96 in total.
Results Waterloo was right; Clandon, King's Cross and NRES were all wrong.

allchange

What's new on the high street

DIGITAL TV WITHOUT A SUBSCRIPTION

The Pace Digital TV Adapter – currently the cheapest option for upgrading an analogue set to receive digital TV

The Pace Digital TV Adapter (DTVA) is the first of many budget set-top boxes due to hit the UK this year, offering access to free-to-view digital channels. It costs only £100 and needs no subscription, making it the cheapest current way to upgrade existing analogue sets to receive digital TV.

This palm-sized adapter is easy to install and use – plug in your normal TV aerial and connect it to your telly with the built-in scart, and it will automatically tune in the digital channels. But if your TV doesn't have a scart input, you won't be able to use it until Pace brings out an optional adapter later this year.

The DTVA gives you instant access to digital versions of the five existing terrestrial channels, plus BBC Choice, BBC Four, ITV2, BBC News 24, CBBC, CBeebies, ITN News Channel, BBC Parliament (sound only), Shop! and TV Travel Shop. Picture and sound is as good as any other set-top box, and we're impressed with the clear 'now and next' on-screen programme guide and the speed in accessing channels and information.

But the DTVA has its drawbacks. First, you need to live somewhere with an adequate

TAX-EFFICIENT GIVING

A new campaign has been set up to encourage more of us to donate to charity in a planned and tax-effective way. The Giving Campaign, supported by the voluntary sector and the government, is promoting these four tax-efficient gift schemes.

Gift Aid If you donate money to charity through the Gift Aid scheme, the charity can claim back the basic-rate tax you paid on the donation. This could increase your donation by up to 28 per cent.

Share giving If you hold shares that generate more paperwork than income, you could donate them to charity. You can claim tax relief against your income equal to the value of the shares when you sell them, and you won't pay capital gains tax.

Payroll Giving This scheme lets you donate directly from your pay before tax. This means that, as you are paying less tax, you could give a bit more to charity. As an added bonus, the government will add 10 per cent to every donation via payroll until April 2003.

Legacies These are one of the more traditional forms of gifts to charity and produce some £1.5 billion in funding each year. Charitable legacies are paid before tax is deducted, reducing the total amount of tax paid on the estate.

To find out more, call 020 7930 3154 or log on to **www.givingcampaign.org.uk**

thegivingcampaign

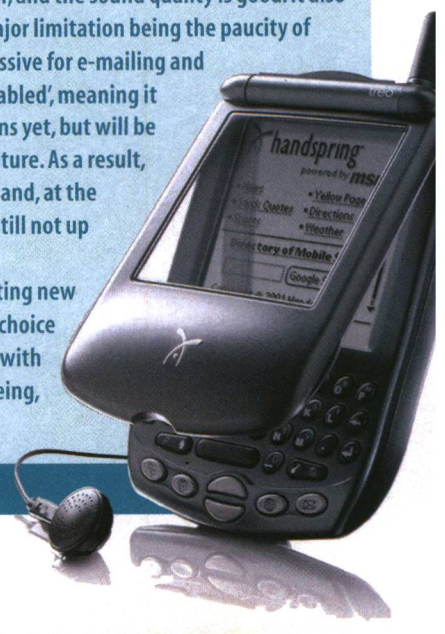
Smartphone with a difference

The Treo (£299 with a contract) is Handspring's first smartphone – a combination of a PDA and a phone. Being one of the most innovative PDA manufacturers, its entry into the smartphone world is big news.

Certainly the Treo marks out its own turf in this rapidly growing field. It's markedly smaller and lighter than most other smartphones, so it's more phone-like than its clunky brethren. Unhappily, this makes the screen about two thirds the size of a typical PDA screen – fine for organiser-type functions, but irritating for word processing.

As a phone, the Treo works well, and the sound quality is good. It also works well as an organiser, its major limitation being the paucity of software supplied. It's less impressive for e-mailing and web surfing. The Treo is 'GPRS enabled', meaning it can't use speedy GPRS connections yet, but will be upgraded at some point in the future. As a result, web surfing is infuriatingly slow and, at the time of writing, e-mail access is still not up and running.

All in all, the Treo is an interesting new take on the smartphone. A good choice for anyone not overly concerned with fancy software or, for the time being, internet access.



The Handspring Treo is big news

digital terrestrial signal. To check this, call the BBC on 08700 100 123, log on to www.dtg.org.uk/retailer/index.html, or ask your retailer to do a postcode search for you. Even if your signal is adequate, you may still need an aerial upgrade (£40 to £150) but you won't know this until you get the box home.

You can't yet view digital text such as BBCi or Teletext – Pace tells us a software update (via your aerial) will be available in July to remedy this. Another limitation is that, as with most other set-top boxes, you can't watch one digital channel while recording another. Also, it has no timer so, if you're out, it will be able to record only from the digital channel it's tuned to.

Although essentially a free-to-view adapter, the Pace box can technically be upgraded to receive pay TV through the aerial. But, at the time of going to press, ITV Digital (which provides subscription channels) is in administration. So, for the time being at least, you won't be able to use this feature.

Verdict There's no doubt that the Pace DTVA is an exciting product, the first of many designed to encourage widespread take-up of free digital TV. It's an ideal way to get digital channels on second or third TVs, but if you want to upgrade your main television, wait a few more months to see what other similar devices can offer first.

The headphones come with a digital surround processor

SOUNDS UNNATURAL

The Sony MDRDS5100 digital surround sound headphones claim to offer equivalent sound to six speakers, and to be the first headphones awarded 'Virtual Dolby Digital' and 'Virtual DTX 5.1' status.

Costing an extravagant £400, these infrared cordless headphones come with a separate digital surround processor that plugs into your DVD or games console and transmits the signal to the headphones.

With normal stereo headphones, the sound seems to come from 'inside' your head. Surround sound headphones try to overcome this by reprocessing multiple sound channels for headphones listening.

Our listeners said the headphones did create an 'out of head' effect, although the positioning of sounds was not as pronounced as it was with a modest loudspeaker system. They found the 'echoey' and unnatural sound distracting, particularly with normal dialogue, although some action sequences benefited. Overall, they were pretty unenthusiastic about the sound, and probably wouldn't buy a pair.

In fact, it's difficult to imagine who these headphones are really aimed at. Home cinema sound isn't designed to be enjoyed through a pair of headphones, especially ones that cost more than some normal speakers. See next month's *Which?* for our verdict on nearly 30 pairs of headphones, including a much cheaper, if equally unconvincing, surround sound alternative.

SAFETY NET FOR PONDS

Garden ponds are attractive but they can be killers for small children. Every year, around eight under-fives drown in UK garden ponds – but we've discovered a product that could prevent most of these.

Called Safapond, it's a clip-together protective grid that sits unobtrusively just below the water surface, supported on plastic-coated aluminium beams and legs. It easily supports the weight of an eight-year-old child falling on to it, and aims to ensure that their head is kept above water to prevent drowning.

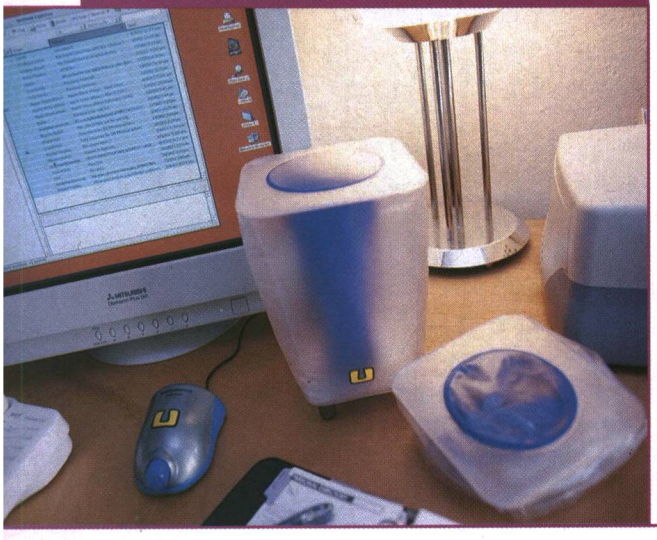
It can be fitted to virtually any type of pond and is made of unobtrusive, tough, water-resistant materials that will not harm plant or animal life. The gaps in the grid ensure that fish can still feed and plants can grow up through it. The grid is cut to the shape of the pond, and the sections can be temporarily unclipped and individually removed whenever you want to add plants or do some pond maintenance.

We had the system professionally installed by Safapond on a typical 2m x 1m garden pond. It costs around £160 for materials, plus £100 for installation, although you can install the system yourself if you have reasonable DIY skills. Obviously, for larger ponds the cost will be more.

Our experts were impressed with the Safapond system and agree that it could definitely save children's lives. But be aware that nothing can make garden ponds totally safe for children. Eighty per cent of pond incidents occur in other people's gardens, so be extra vigilant when away from home or in the gardens of family, friends and neighbours.

The Safapond clip-together grid system (left) sits just below the water surface (above)

The cheap and cheerful Soundpax cardboard speakers, above, and Ellula inflatable speakers, below



SPEAKERS CORNER

Looking for some cheap speakers for a party or to plug into your laptop while you're on the move? You could try these unconventional cardboard and inflatable offerings.

The Soundpax disposable speakers (£30), made from flat-packed cardboard, are designed for parties and barbecues. They unfold into a three-sided pyramid, with conventional speaker connects at the back. They're light but, at 72cm high, not very portable.

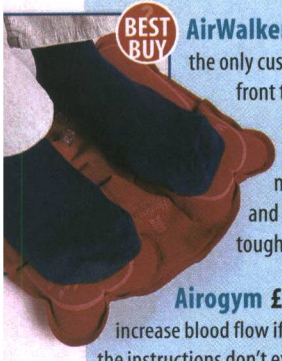
The Ellula U-Sounds C-2 speakers (£25) need to be inflated but, at only 22cm high, this isn't too demanding. They're ideal for plugging into your laptop, but they also need a small control box and power adapter, so carting them around can be awkward.

And how do they sound? Well, not great. The bass is almost completely absent and what's left is nothing to shout about – worse than even the cheapest hi-fi systems. And, although the Ellulas can go fairly loud when connected to a hi-fi, they lack any real clout when connected to a personal stereo.

But criticising them for poor sound quality is missing the point slightly. They're very cheap, superior to some of the conventional portable kits around and, despite being a tad too quiet, they do the job they're designed for.

Walking in the air

Flying long haul increases the risk of deep vein thrombosis (DVT), but taking occasional short walks during the flight is said to decrease the risk (see 'Sensible advice to combat the risk of DVT', *Which?*, February 2002, p18). However, this is easier said than done, especially if you're crammed in by the window. These four new inflatable foot cushions aim to solve the problem, allowing you to 'walk' without leaving your seat. It sounds simple – you move your feet on top of the cushion, contracting and relaxing your calf muscles to keep blood circulating. We asked some medical experts and plane travellers to try them out.



BEST BUY

AirWalker £11.75 including delivery This is the only cushion you can't misuse. You move air from the front to the back of the cushion rather than from side to side, ensuring you use your calf muscles. (With the other products, you can move the air by simply moving your thighs up and down, with little effect on blood flow.) It's tough and well made.

Airogym £8 Our second favourite product, this can increase blood flow if you use it properly, but is open to misuse, and the instructions don't explain the exercises well enough. It seems less durable than the AirWalker and its small size means it might not suit those with arthritis or very large feet.

Neovitalis Confined Space Exercise Apparatus £5 This is the smallest cushion, and the only one made of shiny plastic rather than soft velour. Users found it slippery, and said it tended to get lost, disappearing under the seat. It was also the noisiest, so you might keep fellow passengers awake.

LymGym £8 This was the least effective product. It's large and gets in the way when eating from the tray. It doesn't offer enough resistance so, even if used correctly, it won't increase blood flow as much as the others.

BEST BUY UPDATE MOBILE PHONES

To help you keep abreast of the latest developments, here are four of the best models from our latest mobile phone handset test.

None of the phones eclipsed the total test score of our previous Best Buy, the Ericsson T39 ('Pick of the contracts', *Which?*, January 2002, p47). However, the Ericsson T68 and the Nokia 6310 are both deservedly Best Buys, despite the Ericsson having a colour screen that pushes the dialling buttons into a cramped space (see 'Ringing the changes', *Which?*, March 2002, p13). The Nokia 8310, which has a reasonable integrated FM radio, came close, but was let down by average sound quality, and the Sony J70 was let down by average sound quality and ease of use scores.

All four phones offer Wap for e-mail and internet, and the Nokia and Ericsson phones have the higher speed data transfer systems of HSCSD and GPRS. The Nokia 6310 and Ericsson are Bluetooth compatible (again, see 'Pick of the contracts', *Which?*, January 2002, p47).

Voice-activated dialling is available with the Nokia and Ericsson phones, and all the handsets offer games, text and picture messaging and recordable ring tones.

All these phones should be available on all four networks.

PHOTOGRAPHY JONNY THOMPSON

From left: Ericsson T68, Nokia 8310, Nokia 6310, Sony J70

Mobile phones

	Ericsson T68	Nokia 8310	Nokia 6310	Sony J70
Price with contracts (£)	130-180	50-150	50-130	0-100
Weight (g)	85	84	111	92
Battery life and charging 900/1800MHz	★/★	☆/★	★/★	★/★
Sound quality/intelligibility 900/1800MHz	☆/☆	○/○	☆/☆	○/○
Effectiveness in weak signal areas 900/1800MHz	★/☆	★/☆	★/★	★/☆
Durability	☆	★	○	★
Overall ease of use	☆	☆	☆	○
Total test score	71	71	72	68

Holiday WHICH?

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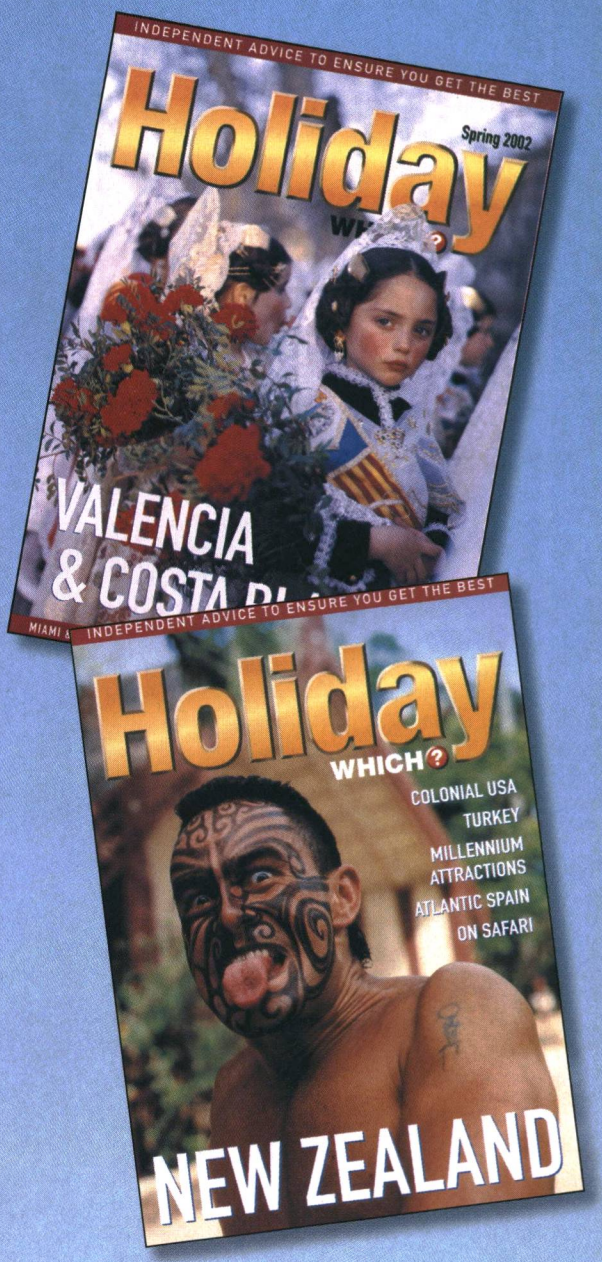

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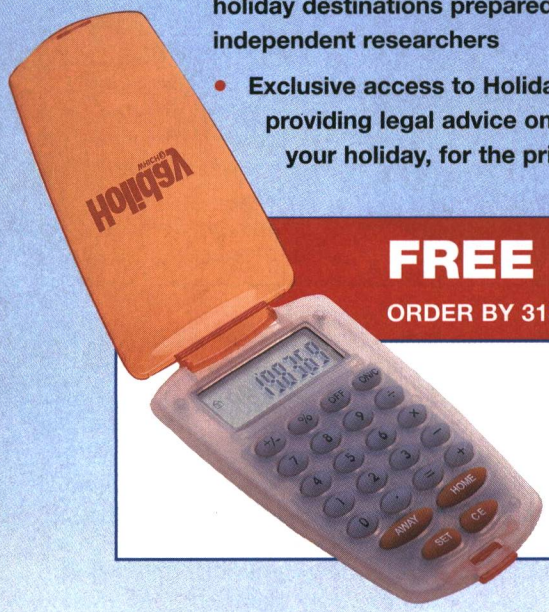

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SWITCH BANKS... THANKS TO WHICH?

If you're unhappy with your bank, our new website can help you break the habit of a lifetime

Have you ever thought about changing your bank account, but never quite got round to it? If so, you're in good company. In a survey last year, nearly one in three *Which?* members told us they'd thought about switching but hadn't taken the plunge. To encourage more of you to do just that, our switching website www.switchwithwhich.co.uk now features information on bank accounts.

The site gives our Best Buys, so you can compare your existing current account with the best value products around. Uniquely, we don't compare accounts simply by interest and overdraft rates, but also by levels of customer satisfaction.

Some of you may be unconvinced that switching is worthwhile. Here are some of the questions we commonly hear.

ISN'T IT DIFFICULT TO SWITCH?

In a survey of members last year, we found that 73 per cent of those who'd switched current account had found it easy to do. For those who'd had trouble, by far the biggest problem was transferring direct debits. In November 2001, the banking industry introduced new systems to improve the speed and accuracy of this process. This means fewer people should now be having problems.

BYE BYE, BARCLAYS...HELLO, FIRST DIRECT

Nikki Lehel has dumped Barclays after their ten-year relationship went sour. The bank's poor service and punitive charges have forced Nikki to pack her bags and leave for First Direct.

Nikki was first attracted to Barclays when she was a student. At first things were good. Nikki struck up an excellent relationship with her Graduate Manager Lisa. Nikki knew she wasn't getting the best rates, but felt that the trust she had in Barclays was worth more.

Then things went wrong. Last year, Barclays gave Nikki a 'customer service' number. Instead of talking to Lisa, she dealt with a different person each time. Worse, she was still struggling with an overdraft from her student days. Barclays set a £700 overdraft limit but allowed her to exceed this at cash machines, charging Nikki £60 a month as a result.

When Nikki discovered the charges, she tried to extend her authorised overdraft limit. But Barclays refused and Nikki felt that it was effectively locking her into punitive charges. If it didn't want her to have the money, why allow her to withdraw it?

Appalled by Barclays' attitude, Nikki decided to switch. She has opened an account with First Direct and is now transferring her direct debits and salary payment. Nikki says she's surprised at how easy it is: 'I thought breaking up was meant to be hard to do – but it's not!' Better interest rates and a more reasonable overdraft limit mean Nikki stands to save £750 a year. This isn't Nikki's chief motivation, though: 'The main reason I'm switching is because of the way Barclays treated me. After ten years, I found I couldn't trust it at all.'

HOW MUCH CAN I SAVE?

Some people think the interest rate paid on their current account doesn't matter as they keep so little money in it. However, the best accounts pay more than 3 per cent interest on credit balances, while many others pay just 0.1 per cent. If you take home £1,500 a month (about the national average), even if you spend all this each month, you will still be about £20 a year better off with the higher rate. The more you earn or the greater the credit balance in your account, the more you will benefit.

If you have an overdraft you can make similar savings. The best overdraft rates are less than 9 per cent, but other banks charge twice this. If you're £500 overdrawn for two weeks each month, again you'd be about £20 a year better off if you switch.

WILL THE SERVICE BE ANY BETTER?

Each year we survey *Which?* members and ask how satisfied they are with the service from their bank. And every year we find big differences between the best and worst. Last year, for example, three quarters of customers were very satisfied with First Direct and Nationwide. Compare that with the 32 per cent of customers who said they were very satisfied with how Lloyds TSB handled their account. Barclays and NatWest did little better. The website has more details.

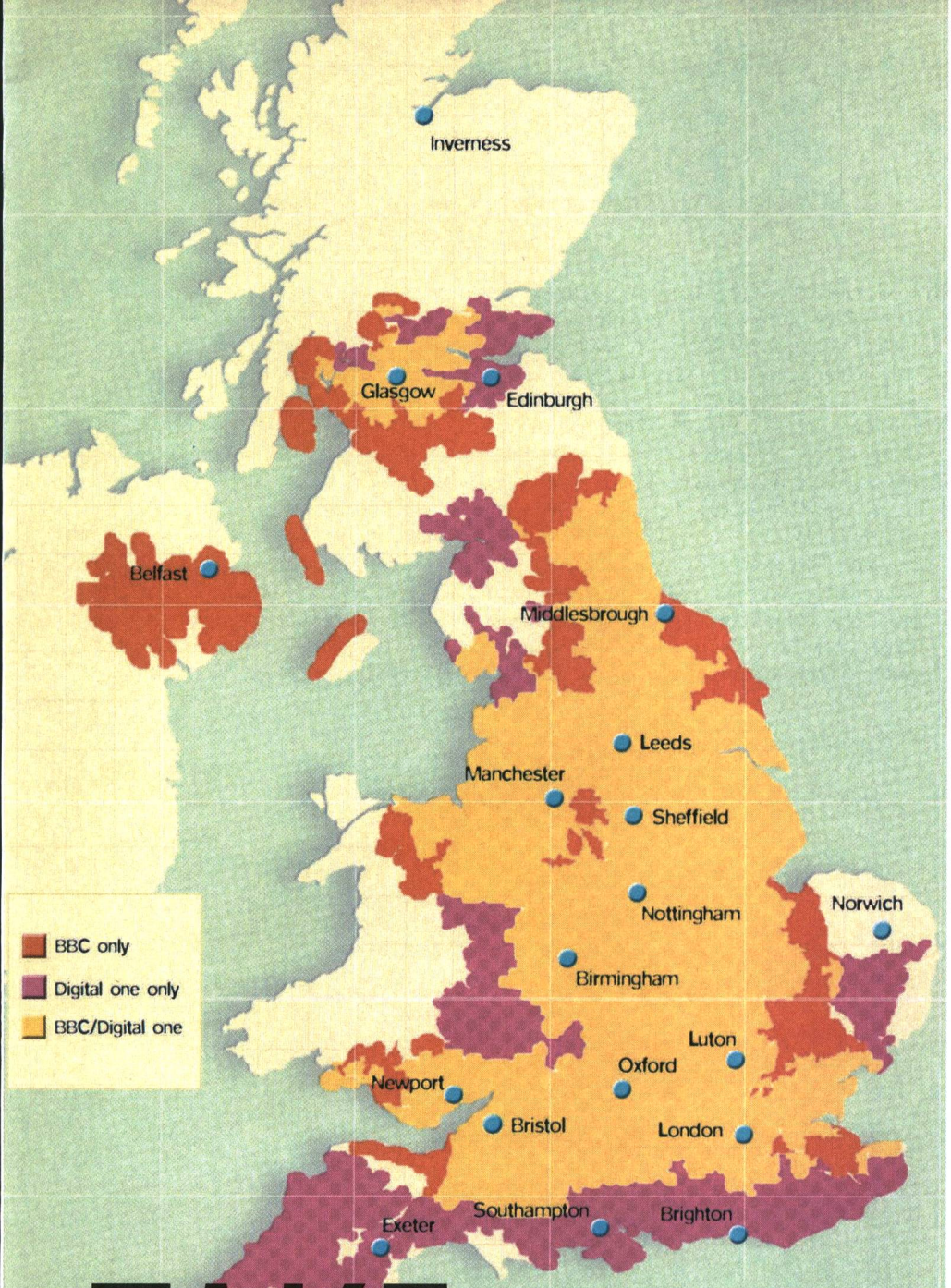
WHAT'S THE BIGGER PICTURE?

Overall the current account market is dominated by four big banks: Lloyds TSB, Barclays, NatWest and HSBC. Seven out of ten of us bank with them – that's roughly 25 million people nationwide. But none of these banks offers the best products. Only HSBC achieves an above average rating for customer satisfaction, and all pay only 0.1 per cent interest on current accounts.

We've compared the big four's accounts with the best rates available and estimate that, if they paid similar rates, their customers would be around half a billion pounds better off each year. But because most people don't switch, the big banks have no reason to change. So if you're unhappy with the service from your bank or you would like an extra £20 or £30 a year, log on to www.switchwithwhich.co.uk and let us help you to better banking.

FURTHER INFORMATION
www.switchwithwhich.co.uk

PHOTOGRAPHY JOHN TRENHOLM



TAKE RADIO CONTROL

So far it hasn't caught on, but is now the time to chuck out the old tranny and embrace the new world of digital radio?

Digital radio offers good sound quality, a whole raft of new stations, and the ability to transmit additional information along with the sound. To date, it's never really caught on as the equipment needed to receive it was priced out of the reach of most consumers, but prices are steadily falling. A model costing less than £100 will be launched later this year, portables and personals are either here or just around the corner, the coverage area is expanding, and new national stations are about to launch. Is now the time to tune in?

WHAT'S ON?

There are two national digital radio networks covering the main population centres of the UK. The first is provided by the BBC and includes Radios 1, 2, 3, 4 and 5 Live, together with the World Service. In February the BBC also launched 5 Live Sports Extra which operates whenever the BBC wants to transmit a sporting event not covered elsewhere in its network. In March the new pop and rock channel 6 Music was launched. And, this summer, 1 Xtra aimed at young black listeners begins, with a mix of garage, hip-hop, R&B and so on. Two further stations are planned this year. The first will feature comedy, drama and children's programmes, and the other will extend the Asian Network currently on AM.

The second national network is Digital One and features ten commercial stations with a broad range of content. Classic FM, Virgin Radio and Talk Sport you may already know as they are also transmitted on analogue, but there are also seven new digital-only stations available. Core is for club and chart anthems, and Planet Rock is devoted to classic rock. ITN is a rolling news service, and Bloomberg offers news and business information. Life broadcasts contemporary music, and Prime Time easy listening. One Word is entirely for the spoken word, such as novels and comedy.

In addition to the national networks, most large towns and cities have their own ▷

local digital radio stations, both established BBC and commercial stations together with new ones, and many more are launching over the next few years.

WHERE CAN I GET IT?

The map on p21 shows roughly where you can receive both BBC and Digital One broadcasts, just BBC or just Digital One. About 65 per cent of the population can receive the BBC broadcasts, due to rise to 85 per cent by 2004. Digital One covers about 80 per cent of the population (but not N Ireland which has its own network). You can find more information and check more accurately which networks cover your postcode at www.ukdigitalradio.com.

Another way to receive digital radio is via the SkyDigital satellite which broadcasts most national digital radio stations and can be received practically anywhere in the country. If you already have a SkyDigital dish and receiver for TV, you already have access to these stations. Our tests show that, if you connect your set-top box to your hi-fi, sound quality is just as good as that from a dedicated digital tuner. SkyDigital used to supply a free set-top box, and charged just £100 installation even if you didn't want to subscribe to its TV packages, so this was a cost-effective way to receive free-to-air digital TV and radio. However, it now charges more than £300, making it a far less attractive option. Digital radio is not carried by terrestrial digital TV.

IS THE QUALITY ANY BETTER?

If you currently listen to radio at home with a decent analogue FM tuner and a good aerial, you probably won't notice any significant improvement in reception or sound quality by switching to digital, but it will give you the extra stations. Where digital reception scores significantly over analogue radio is on the move in your car. Digital radio suffers less from background crackles, interference and fading. National digital stations transmit on a single frequency throughout the country so your car radio won't have to hop frequencies as you drive around. Also, because all in-car digital sets also incorporate an FM radio, if you drive out of a digital coverage area the radio automatically switches to the FM broadcast (if there is one), switching back when you re-enter the coverage area.

The digital technology permits the transmission of data along with the audio. This isn't yet being fully exploited, although you may sometimes see track or artists' names displayed on the front panel of your radio. Future uses could include the transmission of images along with the sound – although none of the tested sets could display this.

HI-FI TUNERS AND PORTABLE

We've looked at two hi-fi digital tuners – the Videologic DRX-601E, which at £250 in Dixons, is the cheapest hi-fi tuner currently available and the Arcam DiVA DT81, which at £650 in John Lewis, is much more expensive. They are both digital-only devices but you can also feed your old analogue tuner output through them to receive analogue broadcasts without the need for an extra input on your amplifier. Both also come with remote control. Our tests showed that both performed well, with excellent sound quality, but we found the **Videologic DRX-601E** easier to use and, based on its performance and **£250** price tag, this is the model we'd recommend.

We've also looked at the Videologic PURE DRX-601EX, touted as the first digital portable radio with built-in speakers. It is mains-powered only and quite heavy, so it's not as portable as you may think. The sound is good, though not as good as the hi-fi tuners'. Reception via its telescopic rod aerial was fine, though you can attach an external aerial. At £500 (John Lewis), however, it's very expensive and a true hand-held battery-powered portable should be on the market later this year. We've seen a demonstration and it looked impressive but details of who will market it and what price it'll be are not yet known.

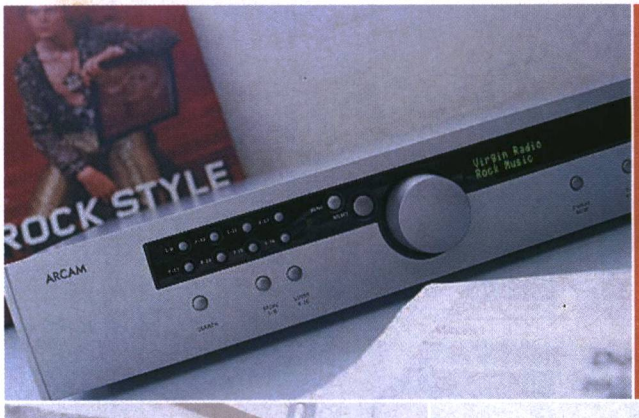
Tuners and portables

	Models		
	Arcam DiVA DT81	Videologic DRX-601E	Videologic PURE DRX-601EX
Price (£)	650	250	500
Type	Hi-fi tuner	Hi-fi tuner	Mains-powered portable
Dimensions (wxdxh) cm	43 x 32 x 8	43 x 29 x 7	30 x 13 x 28
Characters in display	20	16	16
Remote control	✓	✓	✓
Number of presets	16	9	9
Sound quality	★	★	☆
Ease of use	○	☆	○
Total test score	88	89	74

TOTAL TEST SCORE

Tuners and portables
This score ignores price and is based on:
Features 10%
Sound quality 60%
Ease of use 30%

KEY
★ ☆ ○ ◒ ●
best — worst
✓ has this feature



Pictured anti-clockwise from the top are the Arcam DiVA DT81, our Best Buy Videologic DRX-601E and the Videologic PURE DRX-601EX.
For a chance to win a Best Buy digital radio see p59.

PHOTOGRAPHY JOHN TRENHOLM, JONNY THOMPSON ILLUSTRATION MATT HERRING

IN-CAR RADIOS

The three models on test were chosen because they all have the digital receiver built into the dashboard unit – previously you would have had to add an extra box linked by cable to receive digital radio in the car.

The Grundig Challenge 530DAB, at £300 from The Carphone Warehouse, comes with built-in cassette player. The Pioneer DEH-P90DAB comes with built-in CD player. It costs £800 from Halfords. The £650 Clarion DAB9475R comes without cassette, CD player or amplifiers built in.

Of the three we can recommend the **Pioneer DEH-P90DAB** (**£800**). It had the best sound, was easiest to use, comes with a steering wheel mounted remote control and self-adjusting volume in noisy conditions. The much cheaper **Grundig Challenge 530DAB** (**£300**) comes with a cassette player but can control an external CD changer. It had slightly poorer sound quality than the Pioneer but we can also recommend it as a cheaper option.

We would not recommend the Clarion which had the worst sound, no CD or cassette player or amplifiers.

No major car manufacturer is yet offering a digital radio receiver as an option on its current car range. Some may begin introducing them soon and some dealers may be willing to fit one as a special item.

Grundig Challenge 530DAB

Pioneer DEH-P90DAB

Clarion DAB9475R

In-car radios

	Models		
	Clarion DAB9475R	Grundig Challenge 530DAB	Pioneer DEH-P90DAB
Price (£)	650	300	800
Type	In-car tuner (no amplifier)	In-car radio with cassette player	In-car radio with CD player
Dimensions (wxdxh) cm	18 x 18 x 5	19 x 19 x 6	18 x 18 x 5
Characters in display	16	8	16
Remote control			✓
Number of presets	18	15	18
Sound quality	○	☆	★
Ease of use	◒	◒	○
Total test score	50	64	88

TOTAL TEST SCORE

In-car radios
This score ignores price and is based on:
Features 10%
Sound quality 60%
Ease of use 30%

KEY
★ ☆ ○ ◒ ●
best worst
✓ has this feature

THE ODDITIES

We also tested three radios that are different from the rest. Two receive their signals, not from the terrestrial network, but from a completely separate satellite network known as WorldSpace.

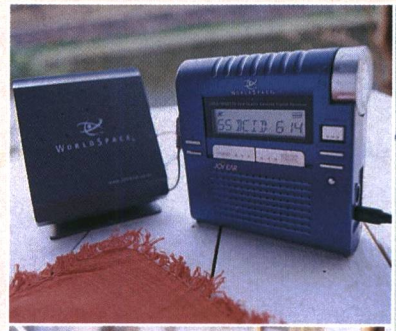
In the UK we receive signals from the AfriStar 3 satellite whose beam covers northern and western Africa together with Europe. About 18 English language stations – a mix of different musical styles and news programmes – together with others in Arabic, Hindi/Urdu and European languages can be heard – a completely different collection from those digitally transmitted within the UK.

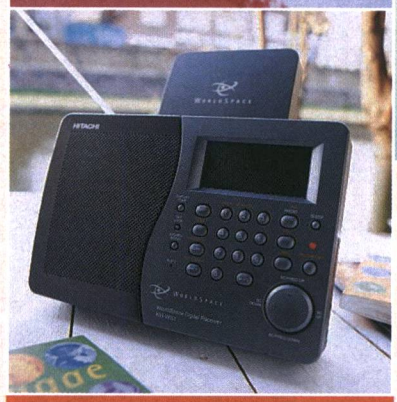
We tested the Joyear JSRA-WS0110, £100, and the Hitachi KH-WS1, £150. The former receives only the satellite broadcasts but the latter can also receive FM, medium wave and short wave transmissions. Both are about the size of a portable radio. To receive the satellite transmissions they come with a small rectangular 'dish' that can be clipped to the back for outdoor use or mounted against a south-facing window for indoor use.

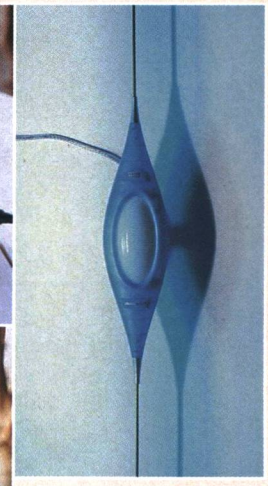
We'd recommend the **Hitachi KH-WS1**. It was much easier to set up and use, and the sound was good. It costs **£150** at Miller Brothers, and can be found for the same price at www.simplyradios.com. The Joyear was let down by poor instructions, and poor sound. We found it difficult to set up and use so wouldn't recommend this model.

The third oddity is known as the **Psion Wavefinder**. It's a digital receiver that plugs into your computer and it works well. You can play digital radio stations through your PC speakers or attach your PC to your hi-fi for better sound quality. The supplied software brings up an on-screen 'map' of available stations and lets you make instant or timer recordings on to your hard disk as MP3 files. You can also see on-screen information such as the name of the track playing and so on.

At **£100** it is the cheapest way to receive digital radio. You can buy it online at www.wavefinder.com.







Pictured from top to bottom anti-clockwise are the Joyear JSRA-WS0110, our Best Buy Hitachi KH-WS1 and Best Buy Psion Wavefinder

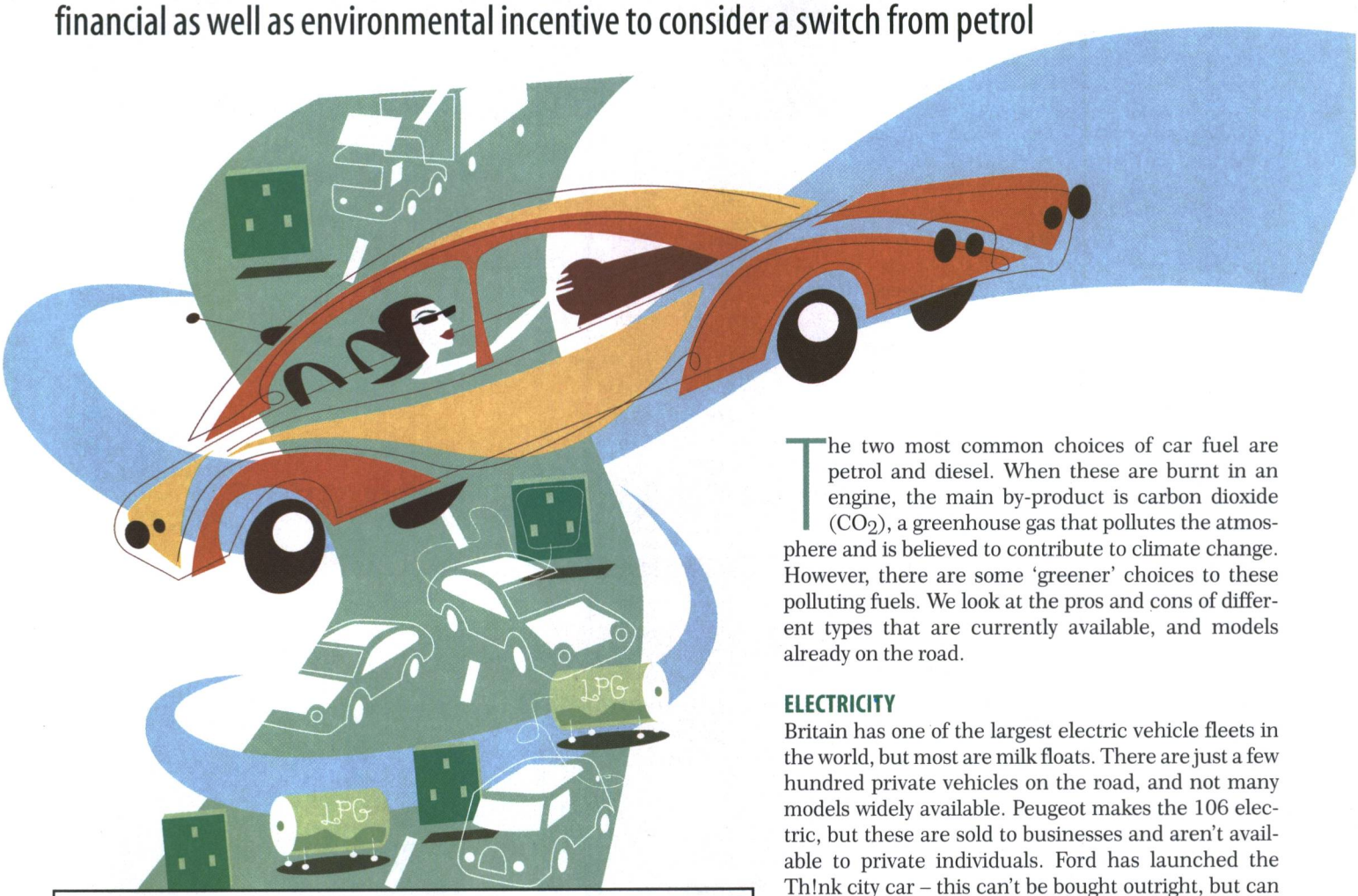
www.which.net

HELP ONLINE

Have you got a comment or question about digital radio? If so, post your questions on our website at **www.which.net/which/askus.html**. Post your questions by 10 May. We'll reply on the site on 17 May.

Green machines

With company car and road taxes now linked to CO_2 emissions, there's a financial as well as environmental incentive to consider a switch from petrol



The two most common choices of car fuel are petrol and diesel. When these are burnt in an engine, the main by-product is carbon dioxide (CO_2), a greenhouse gas that pollutes the atmosphere and is believed to contribute to climate change. However, there are some 'greener' choices to these polluting fuels. We look at the pros and cons of different types that are currently available, and models already on the road.

ELECTRICITY

Britain has one of the largest electric vehicle fleets in the world, but most are milk floats. There are just a few hundred private vehicles on the road, and not many models widely available. Peugeot makes the 106 electric, but these are sold to businesses and aren't available to private individuals. Ford has launched the Th!nk city car – this can't be bought outright, but can be leased for 36 months for around £380 per month. Despite high initial cost, electric vehicles have lower fuel and maintenance costs.

However, electric cars are less powerful than their petrol counterparts, with lower speeds and less mileage. Batteries provide electricity to power vehicles, but even with large batteries they have only a limited range – Ford says they'd expect you to get 85km/53 miles from a full charge. Vehicles produce zero emissions on the road, but damage to the environment can still occur at the power plant where electricity is generated unless renewable energy, such as wind, solar or wave power, is used.

Pros
- widely produced and domestically available
- very low street emissions
- no damage to the environment when electricity is produced from renewable sources

Cons
- heavy batteries limit car range
- unless recycled, battery disposal is a source of pollution
- need to leave your car plugged in for several hours to refuel – eight hours for the Ford Th!nk, for instance

LPG... EASY AS 1, 2, 3

John Creamer, partner in an electrical contractor company, has four LPG Vauxhall vans about two years old. A friend does LPG conversions and had talked about the benefits, including saving money. John dismissed it, saying it wouldn't take off until local garages started offering LPG. The deciding factor was a government grant. When John got his fleet of vans converted, his friend's garage did the paperwork and he got 75 per cent of the conversion costs refunded. At first his employees were doubtful about LPG, but never queuing at garages soon changed their minds. And, per litre, LPG is less than half the price of petrol and diesel. Their only complaint is the space the fuel tank takes up in the back of the vans.

John wouldn't have a non-LPG van for business now – and he's considering LPG for personal use.

PHOTOGRAPHY JOHN TRENHOLM, ILLUSTRATION TIM KAHANE

SHIFT TO GREEN POWER

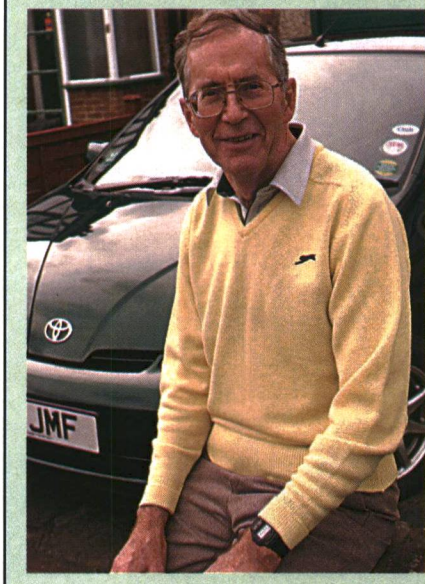
The PowerShift programme, run by the Energy Saving Trust, aims to kick-start the market for alternative fuels. It focuses on alternative fuels that are viable in the UK today – LPG, natural gas and electricity (including hybrids) – and offers grants towards the additional cost of buying a clean-fuel vehicle or converting an existing one.

Check the PowerShift database online to find out if the vehicle you're interested in is eligible for a grant. Last year the grant scheme was extended to include vehicles up to five years old. Grants are offered at three levels – 40, 60 or 75 per cent depending on how clean the vehicle or conversion is. When you've made your choice, call 0845 602 1425 or log on to the website for an application form.

PowerShift advises you not to place an order for a vehicle until you receive a written offer of a grant. If you receive an offer, you need to order your vehicle or conversion within three months. Payment of a grant is made when your vehicle has been delivered and you present PowerShift with proof of purchase.

HAPPY WITH A HYBRID

John Frost bought a Toyota Prius, a hybrid vehicle powered by both petrol and electricity, in December 2000, because he wanted a car that was less harmful to the environment. John loves his new Prius, but admits it was expensive. He knew about PowerShift, however, and received £1,000 back (PowerShift currently offers grants worth £1,000 for hybrid vehicles).



John says the Prius is a smooth and quiet ride. He doesn't have to adjust his driving technique – the hybrid does the work behind the scenes. The petrol warms everything up on starting, then the computer takes over and controls which power should be used. The battery gives a boost when needed, such as when going uphill. When going downhill and braking, petrol is off and the electric battery recharges. The battery is guaranteed for the life of the car.

John had to get used to the lack of sound from the car when reversing. Likewise, at traffic lights, the engine turns off and there's no sound when pulling away. He's pleased with the fuel economy, but says lots of local trips push the petrol consumption up.

HYBRID CARS

Hybrid cars aren't really alternative fuel vehicles – they use alternative fuels in combination with traditional fuels. They have a petrol engine and an electric motor, which charges the battery when the car is braking and decelerating so there is no need to recharge at a power point. The motor assists the engine when it has to work hard, such as when pulling off or going uphill. The battery recharges when braking or cruising. Both the Toyota Prius, launched in October 2000 with 880 sold so far, and the Honda Insight, launched in September 2000 with 190 sold so far, are widely available.

Pros
- fuel consumption savings about 30 per cent
- already available
- no problem refuelling as they use conventional fuel

Cons
- models are expensive – £17,000 for the Insight, and £20,000 for the Prius
- only a few models available

LIQUEFIED PETROLEUM GAS

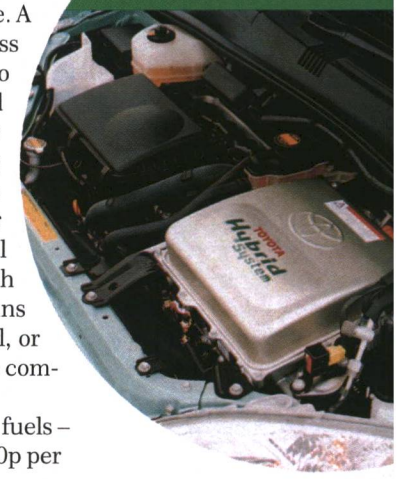
Liquefied petroleum gas (LPG) is the generic name for commercial propane, a cheap fuel because of lower duty imposed by the government. There are about 25,000 LPG vehicles currently on the road. LPG emissions are lower than traditional fuels and cause less engine wear. Vauxhall, Volvo and Ford make dual-fuel (LPG and petrol) vehicles, including the Vauxhall Astra, Corsa and Vectra, Volvo 40, 70 and 80 series, and Ford Mondeo, Escort and Fiesta. For an LPG-only model, however, conversion is the only choice. Most vehicles can be built or converted to run on LPG – the typical cost is around £1,500. There are more than 1,000 re-fuelling stations across the country.

Pros
- less carbon build-up than traditional fuel
- transported and stored as liquid, which is less dangerous than gas
- less wear and tear to engine

Cons
- often less powerful than petrol counterparts
- cold start and valve wear problems
- half the price of petrol, but 20 per cent less mpg

NATURAL GAS

Compressed natural gas (CNG) is a mixture of hydrocarbons, mainly methane, from gas wells or crude oil production. Natural gas vehicles operate quietly, and emit fewer greenhouse gases, such as CO_2 and nitrous oxide. Trucks and buses are often converted to run on natural gas because large heavy fuel tanks don't pose a problem for these types of vehicle. A range of cars, including the Mercedes C-class and the Volvo 70 series, can be converted to run on natural gas, but engines designed specifically for natural gas are available only as prototypes. There are just 20 public filling stations around the country. Vehicles can also run on both natural gas and other fuels. For example, a bi-fuel vehicle can run on natural gas or petrol, and many are designed to switch automatically to petrol when natural gas runs out. A dual-fuel vehicle runs either on diesel, or diesel and natural gas simultaneously – the combustion of diesel ignites the natural gas.



Hybrid cars use alternative fuels in combination with traditional fuels

Pros
- quieter and cheaper than traditional fuels – less than 6p per mile, compared to 10p per mile for petrol
- clean burning properties

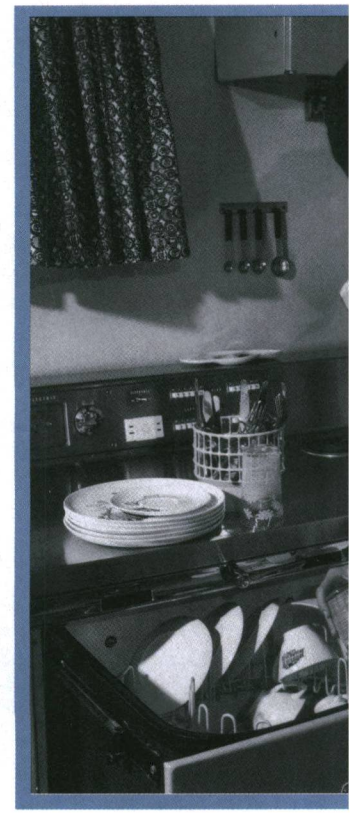
Cons
- large, heavy fuel tanks limit vehicle range
- takes longer to refuel
- fewer than 20 fast-fill stations at present

FURTHER INFORMATION

www.transportaction.org.uk Run by the Energy Saving Trust
www.est-powershift.org.uk Promotes grants for conversions
www.trl.co.uk Transport Research Laboratory
www.roads.dtlr.gov.uk/vehicle/environment/altfuel/fsummary.htm DETR summary of alternative fuels
www.eat.co.uk Environmental breakdown service

BRANDS YOU CAN RELY ON

As well as a product that does the job, you want one that won't break down. Our reliability survey reveals the star performers



Our league tables show the percentage of each brand that has never needed a repair

Choosing which brand to buy is complicated enough. Our product reviews aim to help you cut through the hype and jargon to make sure your new purchase does what it's supposed to do. And, although we live in a fast-moving consumer society where the next big thing is always just around the corner, there are several major purchases that we'd expect to last. If a product breaks down in its first few years, it's a big frustration. Here's our annual guide on how to avoid getting on Christmas card terms with your local repairers.

WHAT'S UNDER THE MICROSCOPE

This article is a regular *Which?* fixture, and over the years we've been analysing evidence to note any long-term trends. It's become evident, for example, that many brown goods (such as telephone answering machines and compact cameras) tend to be more reliable overall than white goods (such as washing machines). So this year, to ensure that we're bringing you the best value information, we've decided to omit telephones, compact cameras and answering machines as they have consistently high reliability rates.

IT'S ALL DOWN TO YOU

We sent questionnaires to 30,000 *Which?* members in October 2001. Around half of you sent them back – many thanks, as ever, for your help. We wanted to know about eight categories of appliances. We looked at how many people own each appliance, its brand name, whether or not it had ever needed to be repaired, and how old it is. All this information was analysed to produce the overall reliability figures shown in the charts. To ensure consistency, we allowed for the fact that some brands in our survey had more older machines than others. We also excluded any brands where we had results for fewer than 30 appliances and those which were used for business purposes.

OUR SURVEY

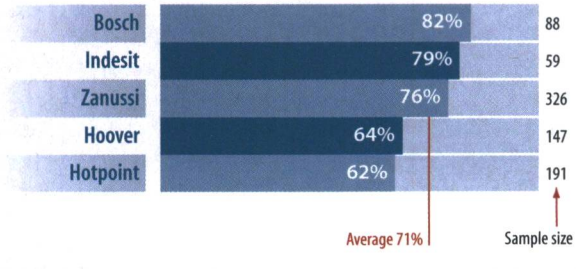
Questionnaires were sent out in October 2001 to a random sample of 30,000 *Which?* members drawn from CA's membership database. We received 14,732 completed questionnaires, giving us information about 40,544 products.

WARRANTIES

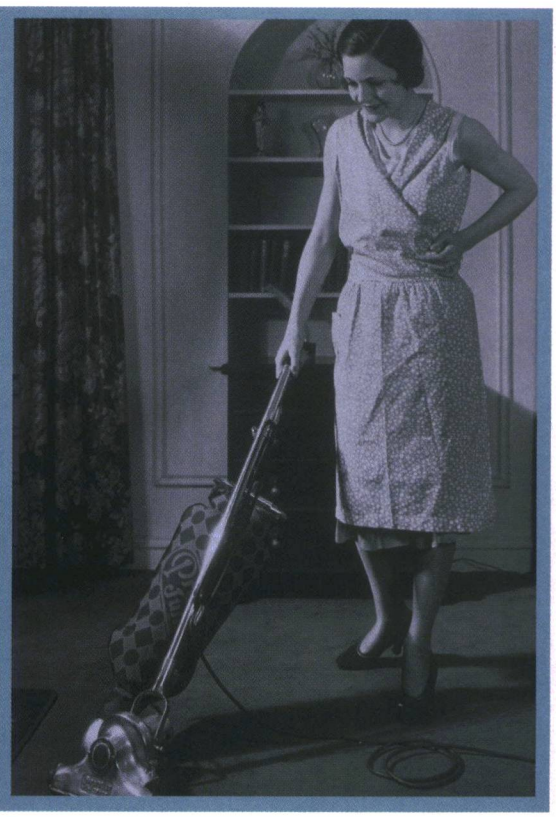
Some retailers and manufacturers may try to persuade you to take up extended warranties covering parts and/or labour for when the manufacturer's guarantee has expired. *Which?* has long argued that extended warranties generally offer poor value on electrical items as it's invariably cheaper to pay for repairs as and when they're necessary. The OFT is currently examining the extended warranties market, which it estimates is worth well over £1 million. Its study includes addressing evidence of high-pressure selling and whether warranties represent value for money. *Which?* also plans further research on this subject and we'll continue to report our findings.

WASHER-DRIERS

About 13 per cent of people surveyed own washer-driers. Our survey shows that they're a riskier bet than standard washing machines if you want to avoid repair bills. On average, 29 per cent of washer-driers needed repair. The worst offenders were Hotpoint and Hoover – once problems developed, these brands needed, on average, about two repairs.

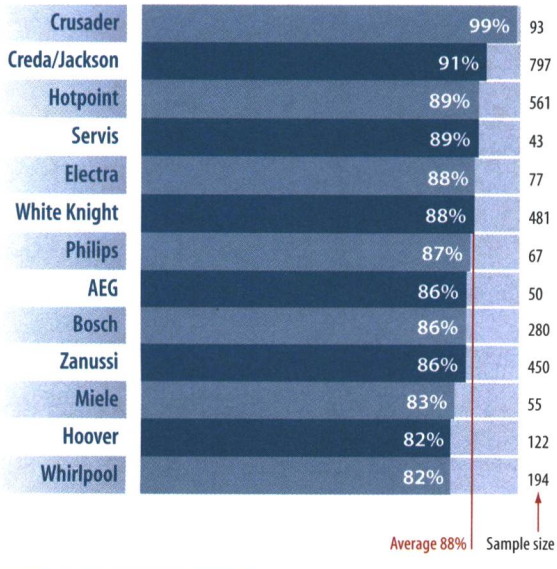


PHOTOGRAPHY HULTON ARCHIVE ILLUSTRATION JOHN MCFAUL



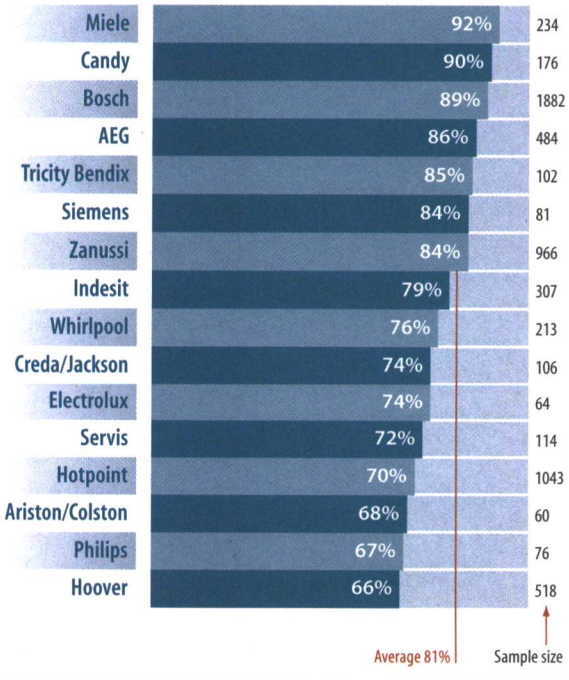
TUMBLE DRIERS

It's better news when you look at tumble driers. They're popular appliances – 54 per cent of people surveyed own one – and consumers overwhelmingly prefer electric models. Only 1 per cent of respondents had a gas-powered version, so we've omitted these. The Crusader brand has done extremely well, with only 1 per cent ever needing repair. Creda Jackson tumble driers also did very well. There's less to distinguish between the remaining 12 brands we feature.



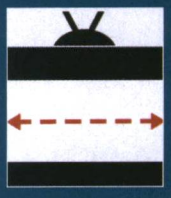
WASHING MACHINES

Overall, 19 per cent of machines up to six years old have needed to be repaired at some point. But, brand by brand, there are big differences. The least reliable brands – Hoover, Philips and Ariston/Colston – have poor ratings, with around a third needing repairs. Contrast this with the ratings for the better machines – Miele, Candy, Bosch and AEG – and it's clear that the manufacturers at the bottom of the table need to make improvements.



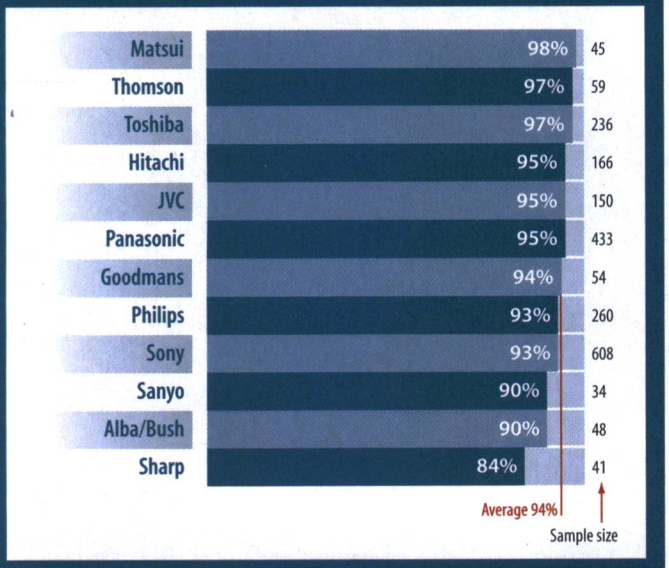
COLOUR TELEVISIONS

This year we're presenting figures for both standard televisions and widescreen models. As we believe the future is in widescreen TVs, it's unlikely we'll be running product tests on any standard varieties in the future. Widescreen TVs haven't been on the market for long, so our data for these is drawn from models up to three years old.



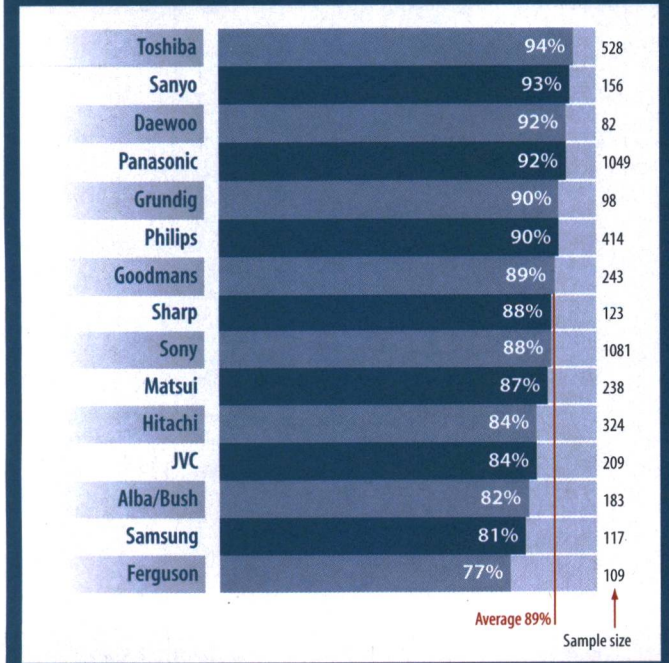
WIDESCREEN TVs

About 20 per cent of survey participants now own a widescreen TV. Overall reliability is good at 94 per cent, and there's little to choose between the brands – with the exception of Sharp, which is at the bottom of our table.

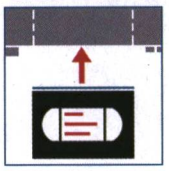


STANDARD TVs

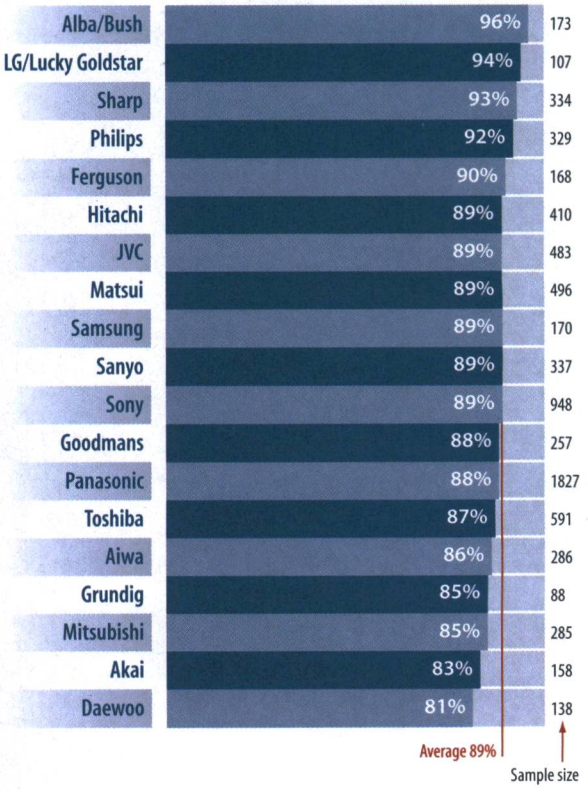
Although the overall reliability is 89 per cent, ratings vary from 77 to 94 per cent. Five brands didn't do as well as the others: Hitachi, JVC, Alba/Bush, Samsung and Ferguson.



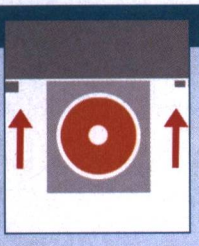
VCRs



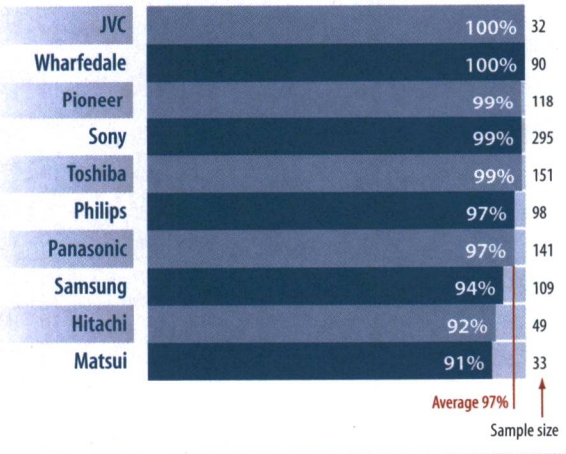
Our evidence suggests that quite a few brands of VCR had you calling in the engineer. Mitsubishi, Akai and Daewoo came bottom of our table.



DVD PLAYERS

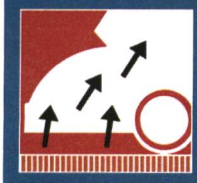


This year, we can report reliability information on DVDs for the first time, as 13 per cent of respondents own one. The most popular brands so far are Sony, Toshiba and Panasonic, making up about 40 per cent of all machines owned. Our results show that very few have broken down.



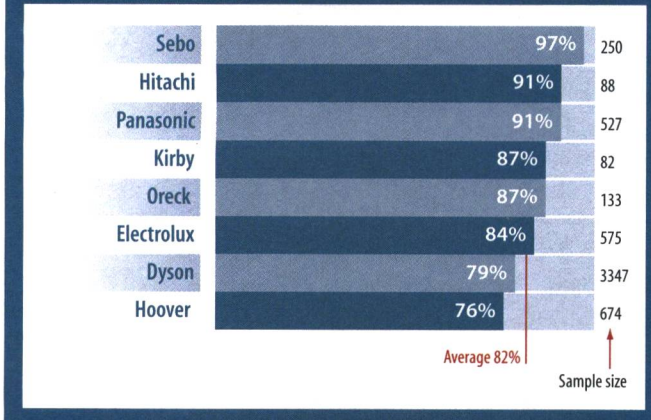
VACUUM CLEANERS

Nearly everyone surveyed owned a vacuum, with most people (61 per cent) opting for an upright cleaner. But cylinder cleaners have the better reliability record of the two categories. Only 9 per cent of cylinder models owned by *Which?* members have needed repairs, whereas the figure doubles to 18 per cent for upright models. And, unfortunately, it's some of the most popular brands that can be relied upon the least.



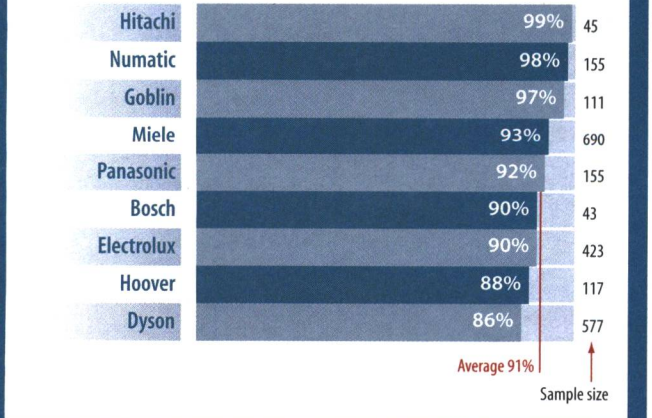
UPRIGHT VACS

The three brands at the top of our league table are Sebo, Hitachi and Panasonic (a popular brand). Sadly, it's the vacs at the bottom of the table which have mainly proved more attractive to purchasers. Dyson is the most widely-owned brand (among members surveyed) by a long margin. But its reliability ratings are stuck in the below-average category. It's joined there by Hoover, whose upright vacuums are the second most widely owned among members surveyed. Uprights that have needed repairs have usually been mended on average 1.5 times (ie once or twice).



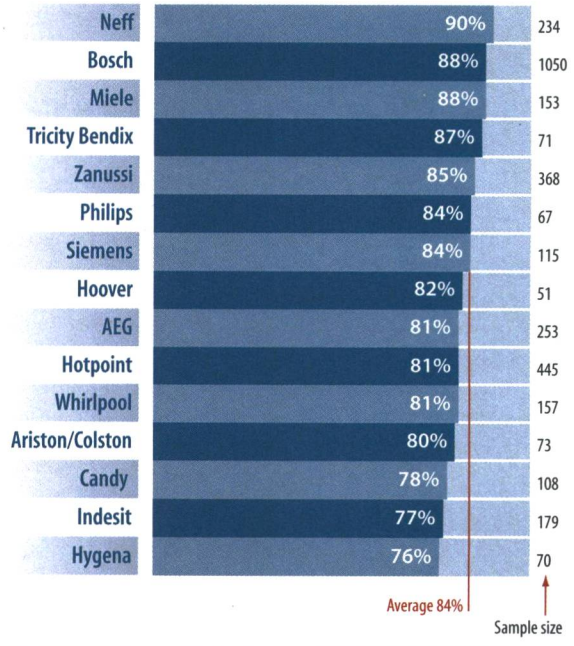
CYLINDER VACUUM CLEANERS

It was a slightly better story when we looked at the reliability of cylinder vacuum cleaners. A lower proportion than uprights needed repair – around 9 per cent.



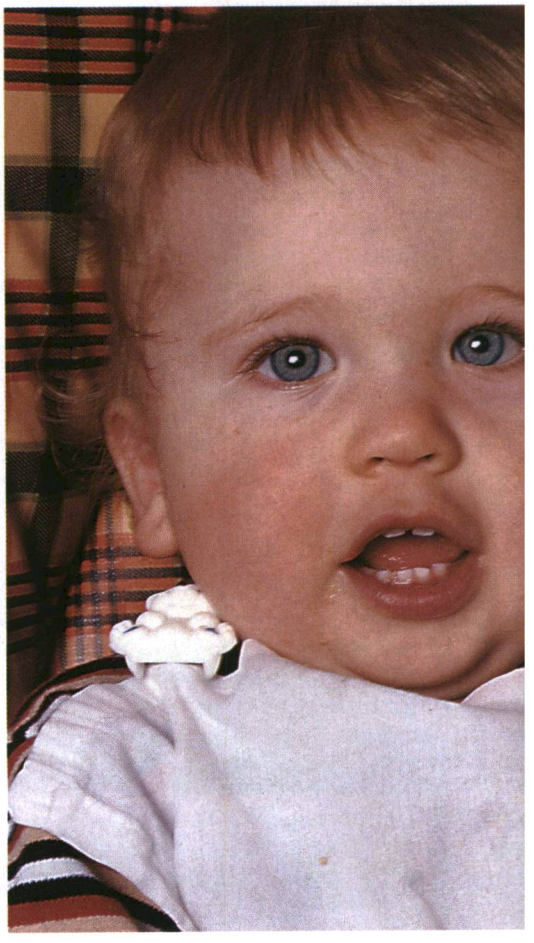
DISHWASHERS

Bosch is by far the most popular brand, being the choice of just over a quarter of those owning a dishwasher. Reliability scores range from 76 to 90 per cent, with the average at 84 per cent. We've excluded slimline and compact models from our analysis.



Ga Ga Gadgets

We've asked some parents to try out a variety of gadgets for little ones to see which really do make life easier or safer



Parents can't fail to miss the vast array of gadgets for babies and toddlers on sale in shops and catalogues. But do any of them really work? To find out, we asked 24 parents to try out five gadgets each for two to three weeks. They then rated each product and gave us their verdicts. We've recommended only those products that most parents said they would consider buying. The ratings are out of a possible five and consist of the average score given by all five parents. We've also highlighted some gadgets to avoid that we think are either pointless or dangerous.

BEST BUY

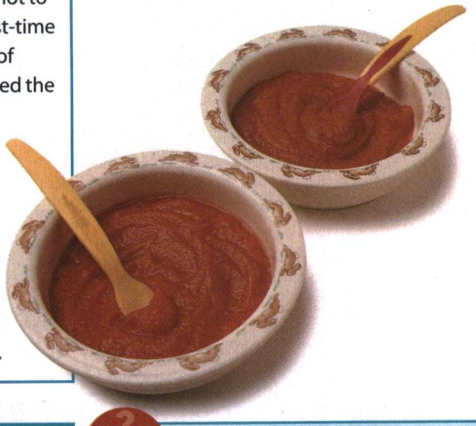
BATH TAP COVER 5/5

The Thermobaby inflatable tap cover was very popular with our parents. It's an inflatable plastic sac that fits over taps, to protect children from touching them. Parents found it easy to blow up. Velcro-style fasteners and suction cups secure it on to the side of the bath. It's big enough to fit taps with a shower fitting, but it doesn't fit all tap designs. Two parents specifically liked the tap cover because they felt it made it safer for their children to move around in the bath. One mum also enjoyed using it as a pillow for herself by attaching it to the side of the bath. The tap cover costs £7.95 and is available from independent shops and by mail order from Perfectly Happy People.

BEST BUY

HEAT SENSITIVE SPOONS 5/5

Tommee Tippee heat sensor weaning spoons change colour when food is too hot to give to a baby. Parents, especially one first-time mum, said the spoons gave them peace of mind when feeding their babies. They liked the long curved handles and found them easy to use. The instructions don't make it clear whether the spoons are dishwasher safe, but the manufacturer tells us they are. Parents agreed the spoons were good value and said they would buy them for young babies. They cost £2.45 for a pack of three and are available from Sainsbury's and Tesco.



PHOTOGRAPHY NICK WRIGHT

BEST BUY

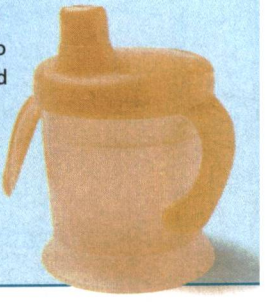
CONVENIENT CONVENIENCE 5/5

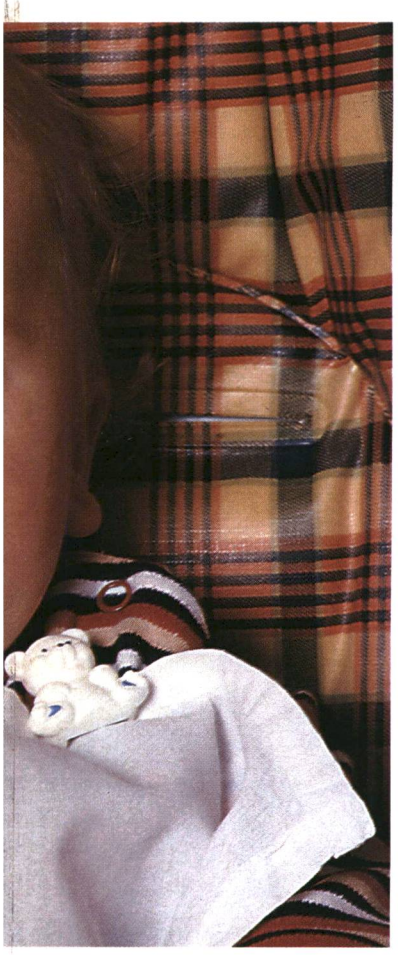
Parents were won over by the Tommee Tippee portable folding potty. It's a plastic potty with two support legs, which folds up so that you can carry it around easily. It uses removable liners, and can be stored folded with a new liner in place. Parents found it compact and lightweight, and convenient for when out-and-about. Typical comments included: 'You can't fault it', 'a must for potty training' and 'a great gadget for trying times'. One parent found the liners especially useful when there was no bin nearby. Some parents had trouble fitting the liners – which cost £2.50 for ten. However, most parents said they would buy the folding potty. The folding potty costs £7 and is available in John Lewis and can be bought from other major retailers.

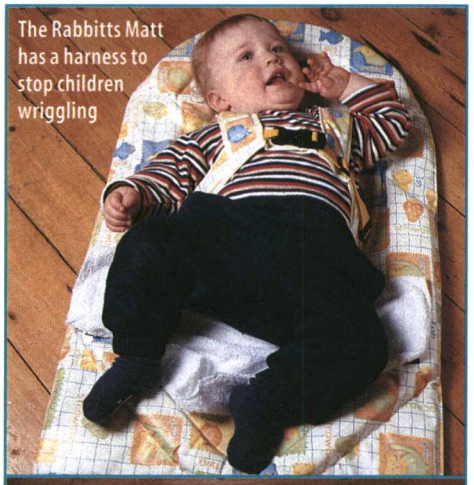
BEST BUY

LEAK-PROOF BEAKER 4/5

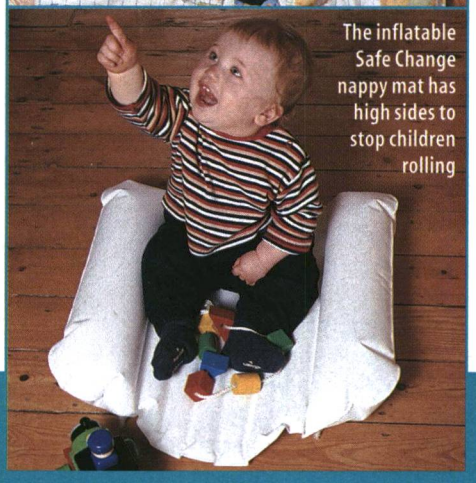
The Anyway-up leak-proof cup is a plastic beaker with a screw-top lid and cover for children over six months. Parents liked the screw top lid, and thought the twisting mechanism was easier to use than traditional pull-off caps. They also liked its sturdy broad base. The beaker can be used with the lid removed for older children. On the downside, the instructions say that only the beaker, and not the lid, is suitable for the dishwasher. Some parents found their children had to suck very hard to get liquid out, but the manufacturer tells us it has now modified the cup to get round this problem. It costs £3.49 and is available in Boots.







The Rabbitts Matt has a harness to stop children wriggling



The inflatable Safe Change nappy mat has high sides to stop children rolling

NAPPY WRAPPER BIN 3/5

The Sangenic nappy wrapper is a bucket with a plastic film which wraps up nappies individually and stores them so that you can throw away several at once. Several parents liked not having to make a special trip to the bin after every nappy change, but others didn't like the idea of having soiled nappies sitting in their child's room. Three parents found it difficult to set up and use initially, and three found the instructions unclear. Three found the smell overpowering when emptying the bucket. The bucket costs £29.99, and refill cassettes cost £3.49. It's available in Boots, Sainsbury's and Tesco.

BLOW-UP CHANGING MAT 3/5

Opinion was divided about the Safe Change nappy mat. It's an inflatable mat with high sides, made from Solene – an environmentally friendly alternative to PVC. Most thought it was too short for their children. They also found it time consuming and difficult to blow up as the valve doesn't allow the air to be retained when you're inflating it. Two users didn't like the mat at all, but another two said the high sides gave them greater security that their baby wouldn't roll off. Some liked the fact that it folded down to a compact size. It costs £10.95 and is available from the manufacturer and from some 'green' companies.

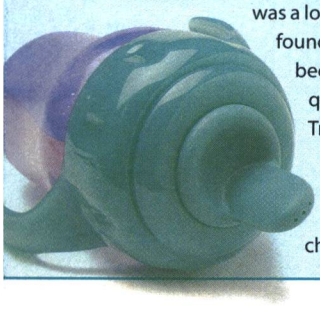
WRIGGLE-FREE CHANGING MAT 3/5

The Rabbitts Matt is a rigid plastic-covered mat with a shoulder harness to keep wriggling babies still. It also has a detachable cloth to catch spills. Parents found the harness got in the way when changing clothes, and thought it uncomfortable if the baby had to lie on top of it. Two parents, with wriggling children, liked it. Three preferred their standard mats and found this one 'more trouble than it's worth'. One found it difficult to store because it couldn't be rolled up, and another found the harness difficult to remove for cleaning. It is available direct from the company but, at £24.95 plus £2.95 postage, none of the parents was willing to buy it.

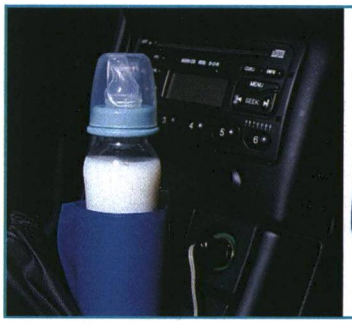
BEST BUY

MAGIC TRAINER CUP 5/5

The Avent Magic Trainer Cup consists of a plastic bottle with a screw top, a lid and removable handles. It's non-spill and dishwasher safe. Parents found the cup didn't leak at all and thought the rubber spout (for babies over six months old) was comfortable. One parent said that it controlled the flow of liquid well, so her child couldn't drink too quickly. Most said they would recommend the cup to a friend. However, one parent thought the four-piece mouthpiece was a lot to clean. Another found the mouthpiece became discoloured quickly. The Magic Trainer Cup costs £3.99 and is available in independent chemists.



IN-CAR FOOD WARMER 3/5



The Babytec car bottle and food warmer plugs into the cigarette lighter of a car and you strap your baby's food or bottle in it. Parents liked the concept, but thought 15 minutes was a long time to wait for room-temperature milk to heat up, particularly with a screaming baby. It took 25 minutes to heat up chilled milk. Four parents found the strap difficult to adjust, and two thought the lead was too short. Parents thought the warmer was useful for travelling long distances. They liked the fact it could be used repeatedly during the day. It costs £7.99 and is available from Mothercare.

ALADDIN'S FLASK 4/5

The Aladdin Micro Magic Food Bottle is a 0.3-litre foam-insulated flask for keeping food and drink warm or cool. It can be heated in the microwave, or cooled with cold water, and is dishwasher safe. Two parents thought the bottle would be handy for travelling, and two found it easy to access food and to clean. The instructions claim that the flask keeps food warm for hours, but two parents were concerned about bacteria levels if food wasn't kept above 60°C. Three parents found the flask bulky to carry. It costs £5.99 and is available by mail order from the Great Little Trading Company. ▷

DISHWASHER BASKET 3/5

The Safety First Sof Grip dishwasher basket is a rigid plastic box with a lid to hold bottle accessories in the dishwasher. Parents said the lid of the basket held bottle teats in place so they were cleaned thoroughly. Others commented that it kept items together and upright, but wasn't something they felt they needed. Only one said they'd actually buy it. Parents felt the bottom half of the basket was too big, and smaller items moved in the wash. One parent said the basket took up too much space in the dishwasher. It costs £5.50 and is available by mail order from Blooming Marvellous and Perfectly Happy People.

MEDICINE DROPPER 3/5

Most parents found The First Years medicine dropper reasonably useful. It's a plastic medicine dropper with a rubber travel cap, that works like a pipette and holds 5ml of liquid. Parents found the dropper easy to fill, and medicine was easy to administer. They commented it was easy to measure amounts, and was both less fussy than a traditional syringe and easier to give medicine than using a spoon. Parents found the dropper easy to clean, although it can't be sterilised. One parent complained about the travel cap – the dropper leaked when she took it out full of medicine. Most parents said they'd buy one. It costs £1.50 and is available by mail order from Perfectly Happy People.

DUMMY DESIGN SUCKS 2/5

The Eezimed dummy has a syringe and plunger attached at the back. Medicine can be taken by sucking the dummy, or forced into a child's mouth using the plunger. Parents thought it was a good idea but, in practice, found a syringe easier to use. It is only useful for children who normally use a dummy. All the parents found it difficult to use – they couldn't get the medicine in without spilling it, and found the plunger too small and stiff. Parents also thought the markings on the dummy were too small and two were concerned that it couldn't be cleaned properly. They did, however, like its orthodontic shape. It costs £5.95 from Mothercare and Perfectly Happy People.

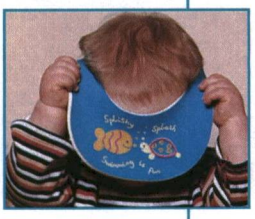
A WARM CUDDLE 4/5

The Hug Me Better bedtime bear is a teddy bear which contains a removable wheat bag that you heat in a microwave. The bear has to be hand washed. Parents said they preferred the bedtime bear to a hot water bottle, as they felt it held the heat better. Instructions were easy to follow but parents were confused that they stated the bear shouldn't be left with a sleeping child, despite being called a 'warming bedtime bear'. Parents didn't think the bear was a necessity, but thought it might make a nice present for someone. The bear costs £14.99 and is available from independent retailers.

PIDDLE PAD POOH-POOHED 3/5

The Piddle Pad waterproof seat liner is a fleece seat cover with a waterproof backing to fit a car seat or pushchair. One parent whose child had had trouble with potty training thought it was a great idea. Other parents weren't so sure – there's nothing to hold the pad in place, and they didn't think it would suit a wriggling child. Parents didn't like the fact that it has to be hand washed and line dried. However, a few said they might buy it for children struggling with potty training. It costs £9.99 and is available from the Great Little Trading Company.

POINTLESS OR DANGEROUS GADGETS



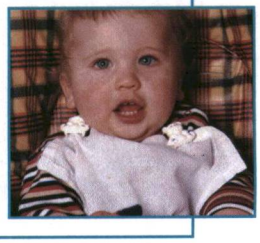
The Mothercare Little Fish Shampoo Shield, £3.49, is a soft eye shield designed to protect eyes from shampoo. The shield became floppy when it got wet and covered the child's eyes. Between falling down and children pulling it off, parents thought it was quicker just to wash their hair without it.

The Clippasafe Shampoo Eye Shield, £2.50, is a plastic shield with a metal rim around the edge to keep it rigid. During our lab tests the metal wire came out of the plastic cover which could be dangerous.

Beautiful Beginnings Pram Hooks, 99p for three, are hooks which clip on to pram handles for hanging bags on. They can be a safety risk as small children could choke on them, and hanging bags could cause a pushchair to tip over.

The Baby EZ Walk Support, £8.95, is a body suit with long shoulder straps to support new walkers. Most parents didn't have a good word to say about it, and wouldn't recommend it.

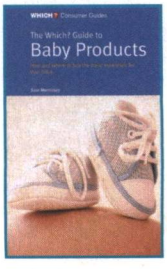
Duvet Grippers, £6.99, consist of elastic with grips at each end to secure a duvet. They were difficult to fit, and none of the parents could see a need for them.



Baby Buddy Bib Clips, £3.99, consist of a ribbon with a metal clip at each end to convert a napkin to a bib. Parents thought a bib was more convenient as the clips have to be hand washed.

WHICH? BOOKS

The *Which?* Guide to Baby Products gives practical advise on what to buy for a new baby and where you can find it. It will be available from 20 May, priced at £10.99. To order your copy call **0845 307 4000** and quote code BABY WBP502.



What, where and how? We look at the ins, outs, ups and downs of extending your home

Extending your home

Have you got more children than bedrooms, or do you desperately need a home office? One solution is to add to the space you already have. This will save you the hassle and expense of moving, and should increase the value of your property.

YOUR OPTIONS

You could adapt existing unused areas, such as a loft or basement, or you could add an extra room or two by building an extension. In practice, however, much will depend on the house and garden space that already exists, how much extra room you need and what you want to use it for. And, of course, on your budget.

Extensions Building an extension is probably the most expensive and complicated option. Even the most basic, straightforward single-storey extension is likely to cost more than the average loft conversion, as the building work is starting from scratch.

Single-storey extensions are particularly good for providing an extra living room or a larger kitchen. Two-storey extensions can give you an extra bedroom or bathroom above. If you can't afford both storeys straightaway, you could build a flat-roofed ground floor extension that is strong enough to support a second storey later on. Alternatively, you may be able to add a room on top of your garage if the existing structure and its foundations can take it.

Adding to the front of your home isn't usually allowed so you'll probably have to build at the side or back of the house. Much will depend on whether you'd rather have easy access to the rear of your property or as big a garden as possible.

Conversions Loft conversions are a popular choice and are generally considerably cheaper than an extension as much of the structure is already there. A one-bedroom, one-bathroom loft conversion will typically cost between £8,000 and £20,000. The average two-storey house can gain up to a third more space as a result (depending on the roof's pitch), without having to lose any of the garden.

Some homeowners will have a basement they could convert as well. This can be relatively simple if there's no damp or you don't intend to use the room for much more than storage. Otherwise, damp-proofing treatment may be necessary, and ventilation and lighting need to be considered.

Conservatories A conservatory is ideal for providing extra living and entertaining space, and can make a great children's play area. Adding a basic to middle-of-the-range conservatory is generally the cheapest way to obtain extra space, although a luxury Victorian style custom-designed and built conservatory can cost £30,000 or more. While few people are likely to pay anywhere near this much, it could prove a false economy in the long run to go for the cheapest possible lean-to DIY version for around £2,000.

A conservatory is generally the least intrusive and disruptive form of extension as most of the work is done outside. Plus a simple structure can take as little as a few days to construct.

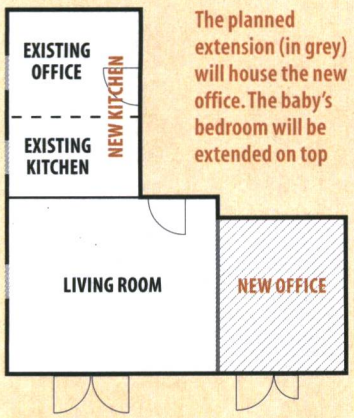
RULES AND REGULATIONS

If you're going to alter the external appearance or structure of your house, or the way it's used, you'll probably need planning permission and building regulations approval. Planning permission governs what houses look like from the outside, what they are used for, and how any changes would affect the surrounding area. Building regulations approval is intended to ensure that buildings are structurally sound, as well as safe and healthy to live in and around.

Planning rules, and the way they are interpreted, vary throughout the UK, and may differ if you live in a conservation area or area of 'outstanding beauty'. Always check with your local planning authority first. Ways to improve the system (to make it easier for people to apply and obtain, for example) are under way but hadn't been ▷

'WE'RE DESPERATE FOR MORE SPACE'

Antonia Chitty and her husband have decided to add a two-storey extension to their house



The planned extension (in grey) will house the new office. The baby's bedroom will be extended on top

Since their daughter Daisy was born, David Williams and Antonia Chitty have been desperate to make their currently tiny kitchen and baby's bedroom larger. We asked Mike Lawrence, DIY expert and author of several *Which?* books on home improvements, to outline their options.

After inspecting the property and talking to Antonia about her family's requirements, Mike came up with three suggestions. First was a loft conversion, but he doubted whether any changes to the roof line of this particular property would be allowed. Plus David is disabled and would struggle to get up and down an extra flight of stairs. His second suggestion was to convert the garage into another room, but this turned out to be a non-starter, as it's needed for their classic car.

Mike's final idea was to add a two-storey extension to the back of the house, where there's a gap next to the living room and behind the garage (see illustration, left). This would allow for the baby's bedroom upstairs to be extended, with a new office built beneath it. The existing office on the ground floor could then be knocked through to the kitchen and used as an eating area.

David and Antonia decided to follow his advice and instructed an architect to draw up the plans and apply for planning permission on their behalf. This cost them £350 in total (planning application fees were waived because of David's disability). They have so far received one quote of £40,000 for the building work, but Mike reckons they should be able to get some much cheaper quotes than this.

finalised as we went to press. Building regulations are broadly similar throughout England, Wales and Northern Ireland, but differ in Scotland.

You should also notify your mortgage lender (if you have one) and your house insurers before any work begins.

Permitted development rights If the alterations (conservatories included) fall within the stated 'permitted development rights', you probably won't need planning permission (unless you want to add dormer windows that face on to a road or project above the roof line).

For a terraced house in England, Wales and Northern Ireland, the maximum increase allowed is 50 cubic metres or 10 per cent of the volume of the original house, whichever is the greater, up to a maximum of 115 cubic metres. For all other houses the maximum increase is 70 cubic metres or 15 per cent, up to the same maximum allowance. This is generally enough space for a small single-storey extension, such as a utility room, or possibly a single garage.

The amount is an overall figure, so any previous extension work carried out since the house was built or as it stood in July 1948 (October 1973 in Northern Ireland) will be deducted from your allowance. You'll also need permission if the extension will alter the roof, be nearer to the road, exceeds 4m in height, or comes within 2m of a boundary. The extension mustn't cover more than half of the original garden area.

Building regulations Most extensions and loft conversions have to meet building regulations requirements covering areas such as structural safety, energy conservation, ventilation, drainage and means of escape in the event of a fire.

Conservatories with a floor space of $30m^2$ or less ($8m^2$ in Scotland) are currently exempt from building regulations, providing the glass sections comply with safety glazing requirements. This exemption is being reconsidered. The usual rules concerning things like means of escape, drainage and ventilation still apply.

GETTING PERMISSION AND APPROVAL

Contact your local authority's planning department to find out more about planning permission or to obtain an application form. It's sensible to discuss your ideas with them informally before you apply.

Your local authority's buildings control department will be able to advise whether you need building regulations approval. The two main ways to apply in England, Wales and Northern Ireland are for you (or someone you've employed) to submit your full plans with the fee and wait for approval, or give them what's called 'building notice'. This includes presenting less detailed plans of the proposed work and the fee at least 48 hours before the work begins. A site inspection by a building control office will be necessary either way to make sure the work complies with the regulations. In Scotland you'll normally need to get a warrant to build beforehand and a completion certificate afterwards.

UNPERMITTED DEVELOPMENT

If planning permission is granted, it is normally valid for five years. You can appeal against any decisions to the Secretary of State for the Environment, Transport and the Regions (or the Welsh Assembly Government, Northern Ireland's Planning Appeals Commission or Scottish Executive Inquiry Reporters Unit, depending on where you live). But be warned, most original decisions are upheld. If you go ahead without approval, you could be forced to put the building back to its original state.

If the work undertaken doesn't comply with building regulations, you'll normally be told to put everything right within just 28 days. If this deadline is not met, the Building Control Body will probably take you to court, which could prove costly.

GETTING THE WORK DONE

Most people will need to hire at least some help. If you're considering doing part of the work yourself, break the project down into stages to help you decide what you can manage. For example, you might be able to help prepare the site at the beginning and add the finishing touches at the end, but haven't got the time or skills to do the middle part.

Surveyors and architects Surveyors and architects can carry out a range of tasks, from putting your ideas on to paper and getting regulatory approval, to taking charge of the whole project. There are no recommended charge-out rates, but you can contact the Royal Institute of British Architects (RIBA) to find out whether the quote you've been given by an architect is at least reasonable. You can ask the Architects Registration Council, RIBA (or the equivalent in Scotland and Wales) or the Royal Institution of Chartered Surveyors (RICS) whether a person is qualified or a member. RICS will also supply a list of surveyors in your area.

Who to hire? If possible, use only people who have been recommended to you. Look out for houses in your area where work is being done or has recently been completed, and ask their owners for suggestions. If you've already found a good architect or surveyor, they might be able to recommend a builder they've worked with before. Ask any workers who don't come on recom-

PHOTOGRAPHY JOHN TRENHOLM, ALAN HOWARD, THE INTERIOR ARCHIVE

mendation for references and make sure they're experienced in the sort of work you want doing – small-scale extensions or loft conversions, for example, as opposed to larger-scale commercial work. Membership of a trade association, as often displayed in *Yellow Pages* adverts, doesn't guarantee good workmanship and may even be a false claim.

Quotations and contacts Get at least three written quotations for the work, letting each contractor know they are competing for the job. Generally, a quote is a detailed breakdown of the work to be done and how much it will cost, while an estimate is just a rough guide. Make sure all the quotes are like-for-like comparisons (using the same materials, for example) and include VAT. Also, find out for how long they are valid. Ask contractors whose quotes are extremely cheap or expensive to justify them. The cheapest shouldn't necessarily be your first choice, while the most expensive won't guarantee high-quality workmanship.

A signed fixed quote is generally binding but it's worth drawing up a detailed contract. This should state the start and finish dates, the payment agreements, and the insurance cover that's in place while the work is being done. Putting everything in writing makes it absolutely clear who's doing what and leaves you in a stronger legal position should anything go wrong.

Living through the disruption Warn your neighbours a few weeks before the work is due to start. If you are employing contractors, make sure you set the ground rules. For example, agree the best route into or through your home, which facilities they can use during their lunch and tea breaks, and how the site should be left at the end of each day or at the weekend.

Payment Pay for large jobs in stages rather than up front. If possible, pay for any work costing between £100 and £30,000 by credit card, as the issuer will then be jointly liable with the contractor for any breach of contract. If the contractor then goes out of business before work has been completed, for example, you can claim against the credit card issuer.

Inspect the finished job carefully before paying the final instalment. Check both the outside (the roofing and pointing, for example) and inside (including all light fittings, central heating system and plumbing work). Give the contractor a list of anything that's sub-standard and allow them a reasonable time in which to put things right. Consider withholding part or all of the final payment until this work is done.

'MY LOFT CONVERSION MAKES AN EXCELLENT BEDROOM'

Anne Holes' new loft conversion makes an ideal extra bedroom for visitors such as her sister, Shirley Gribben, left

Anne Holes wanted to convert the loft in her Norfolk home to create an extra bedroom for visitors, so she enlisted some help. An architect drew up the plans and applied for planning permission on her behalf, a structural engineer calculated whether a staircase could be attached to an inside wall, and builders did the rest. She chose a local architect who understood the problems associated with altering old cottages, while the builders came recommended by friends.

Overall Anne is extremely pleased with the result and says that her family and friends are surprised at the amount of extra space it has provided.

'It makes an excellent additional bedroom and the pine staircase, which had to be custom made, is quite a feature in itself,' she says. She is right in thinking that the conversion, and the third bedroom it provides, should increase the value of the house and may make it easier to sell in the future.

Anne's advice to others is to allow for the fact that unexpected jobs can (and are likely) to appear. These take extra time and cost more money to complete. In Anne's case, roofing felt and tiles had to be repaired unexpectedly and a water tank had to be moved. She also recommends that people consider a ready-made staircase, if possible, which is considerably cheaper.

Architect	£500
Structural engineer	£220
Planning permission	£193
Site inspection (building regulations)	£148
Actual conversion (approx)	£12,750
	£13,811

WORTH THE INVESTMENT?

An extension, loft conversion or conservatory, if done well, should boost the value of your home – upwards of £10,000, according to Abbey National. A two-storey extension will probably have the greatest effect. Major alterations won't necessarily make your home easier to sell – they can simply push your house into a higher price bracket. However, the value and saleability of your home will be determined largely by its location. A basic house in a desirable area will almost always be preferred to one in a less popular neighbourhood, no matter how much work has been done to it. Plus there's a limit to the amount by which the value of any house can increase. If you can buy a four-bedroomed house in an area for £200,000, then buyers will be reluctant to pay more for an extended three-bedroomed house in the same area.

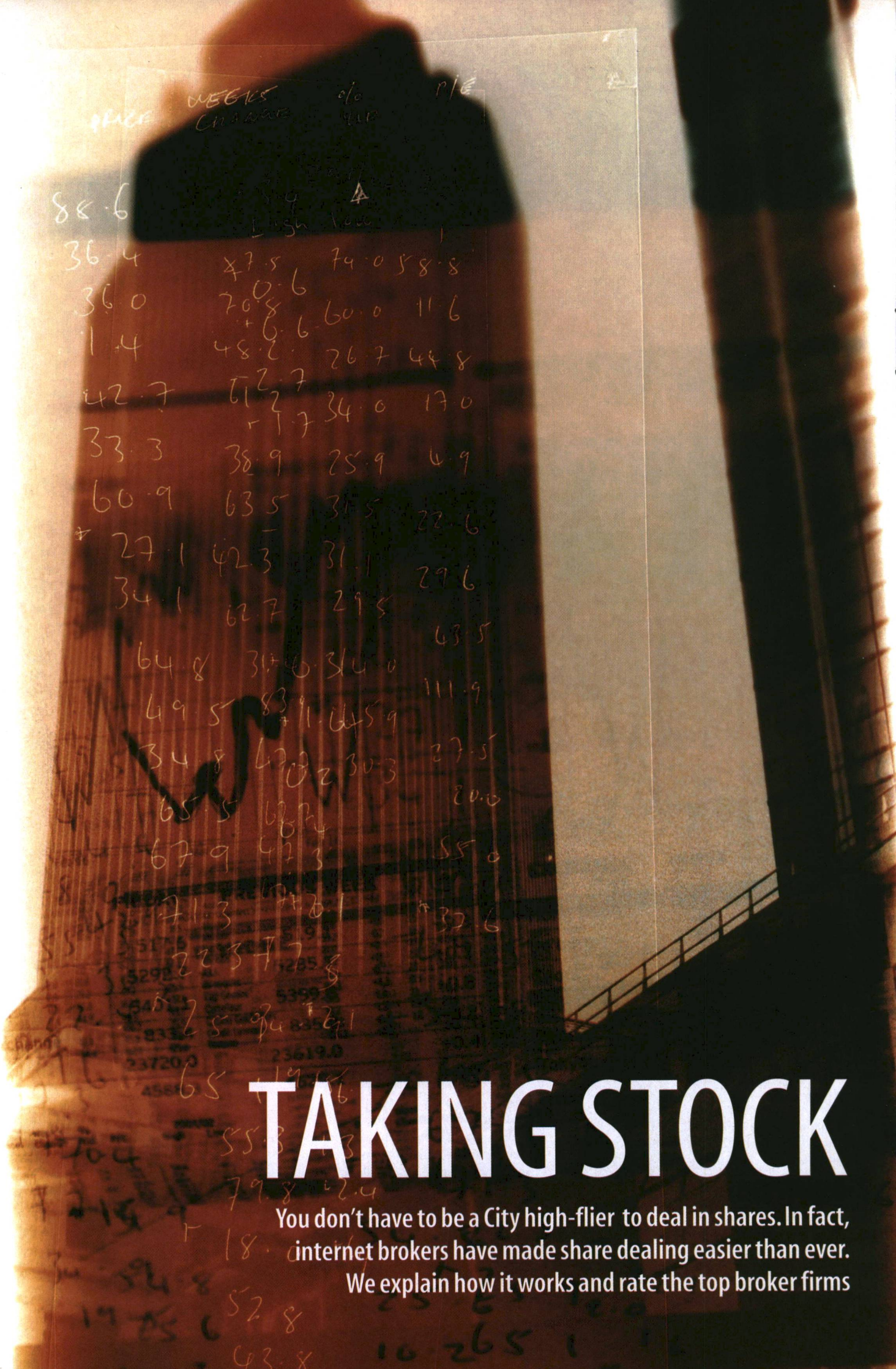
The extension's design is crucial. If you get it wrong inside, you won't be getting the most from your investment. If it looks like an eyesore from the outside, it will probably have a negative effect on the house's saleability.

Think carefully about the extra space you'll get from the conversion or the extension you've planned – remember that doorways and staircases can take up a lot of room. Plus make sure the outside blends in with the original house as much as possible – for example, try to follow the existing architectural style, build it with as similar materials as possible, and line new windows up with existing ones. Look at the design of extensions attached to similar houses in your area for guidance. Lastly, it's usually best to install a pitched roof rather than a flat one as the latter, although far cheaper, never looks as good and isn't as attractive to future buyers.

Whatever work you decide to do, remember to reinsure your home afterwards, as your existing cover probably won't be enough.

FURTHER INFORMATION

www.rics.org.uk Royal Institution of Chartered Surveyors
www.architecture.com Royal Institute of British Architects
www.arb.org.uk Architects Registration Council



TAKING STOCK

You don't have to be a City high-flier to deal in shares. In fact, internet brokers have made share dealing easier than ever. We explain how it works and rate the top broker firms

There are more than 50 stockbrokers vying for your business and the choice can seem bewildering. Should you go with the cheapest or do you get what you pay for? We surveyed *Which?* members to find out which brokers offer the best service and we've used the results to help pick our Best Buys from over 100 share-dealing services – see p40 for details.

WHY YOU NEED A STOCKBROKER

If you want to buy or sell shares, you have to deal through a broker. The broker acts as a middleman and carries out the transactions on your behalf.

There are three types of broker service: discretionary, advisory and execution-only. Some brokers offer all three while others specialise in just one.

Discretionary With a discretionary service, your broker establishes your investment objectives and then deals on your behalf without consulting you every time they buy or sell shares for you. This type of service is the most expensive and suits people with large portfolios who don't want to have to monitor their shares themselves.

Advisory With this service, your broker talks to you about your investment objectives and offers advice on what and when you should consider buying or selling. But you still make the final decisions yourself. Some advisory services are purely reactive, where the broker responds only to your particular requests for advice. Others will proactively monitor your portfolio and offer advice when they see fit.

Execution-only This is for people who are happy to take control of all their own decisions. The broker carries out your instructions without offering any advice. It tends to be the cheapest option, with the cost of a £3,000 deal varying from £10 to £60, depending on the broker. Online brokers specialise in this type of service. However, many other brokers offer it via post, phone or in person or at a branch, too.

The information and figures in this report relate to execution-only services.

THE DIFFERENT WAYS TO TRADE

If you're doing execution-only dealing, you can choose to instruct your broker in person, by post, by phone or online (although not all brokers offer every option).

In person and by post Dealing in person and by post have their disadvantages. Face-to-face dealing may limit your choice of stockbroker, as there are few who are likely to have a branch close to where you live. If you deal by post you may get a different price from that you expected because the share price could change during the time it takes for your instructions to reach your broker. For these reasons, we recommend either phone or online dealing.

By phone When you phone your broker, he or she will sometimes be able to confirm the price of the shares you're interested in there and then. If they can't, you'll deal 'at best', meaning that the broker will get the lowest price available (if you're buying) and the highest price available (if you're selling).

Online dealing Dealing over the internet has developed dramatically over the past few years. Most online brokers now offer 'real-time' dealing, where you know the exact price at the time you place the trade. You're normally given a matter of seconds or so to accept or reject the price. If you accept it, the transaction goes through immediately.

There will be some deals that your broker will be unable to carry out automatically online – for example, where you want to trade shares in a particularly small company. In this case, you're usually offered the option to deal by phone or to e-mail your instructions to your broker.

JARGON BUSTER

Bear Someone who expects the price of a share or stock market to fall

Bid price The price at which you sell shares

Bull Someone who expects the price of a share or stock market to rise

Crest System of electronic share settlement used by the London Stock Exchange which does away with the need for share certificates

Contract note Your receipt from your broker showing details of your purchase or sale

Market maker The middleman between the broker and the market – see 'quote-driven trading', below

Middle market Price halfway between the buying and selling price of a share. Most newspapers quote these using closing prices

Offer price What you pay for a share

Order-book trading Where your broker uses computer software to match buyers and sellers of shares. The London Stock Exchange uses this (through the SETS system) and quote-driven trading. Most foreign markets use order-book trading

Quote-driven trading The alternative to order-book trading. Brokers check the prices offered by the market makers and then contact the one offering the best price to complete the trade

SETS The system used by the London Stock Exchange to match buyers and sellers of shares using computer software, without the need for a market maker

Spread This is the difference between the price at which you can sell a share (the bid price) and the price at which you can buy a share (the offer price)

CERTIFICATES OR NOMINEE?

However you deal, you can choose whether you hold your shares in share certificates or electronically.

Certificate dealing Until 1996, you had to hold your shares in certificates. When you bought shares in a company, you'd be registered as a shareholder in the company and you'd receive a share certificate.

When you came to sell, you had to send your certificate to your broker so that it could be cancelled and a new certificate issued in the new owner's name.

In 1996 a new settlement system called Crest was introduced, which settles as many deals as possible electronically. This in turn has permitted faster settlement times. Currently, all transactions have to be paid for (settled) three working days after you deal (known as T+3).

You can still do certificate dealing but, as the settlement times have reduced (you used to have two or three weeks to settle) it's become increasingly difficult to meet the three-day deadline. If you're selling, you have to make sure your certificate is with your broker (along with a signed transfer form) by T+3. If you don't, your broker could face a fine – which you'll probably have to pay. When you're buying, you have to make sure the money is with your broker by T+3.

Because of the difficulties in meeting these deadlines, many brokers arrange things to give you extra time (five to ten days) to settle.

Nominee dealing With nominee dealing, there are no share certificates. Instead, you have a nominee account with a broker. When you buy shares, your broker's name appears on the company share register as the legal owner of the shares, but he or she holds them purely for you. When you come to sell, your broker handles all the administration for you, so you don't have to worry about meeting any time limits.

Holding shares electronically in this way may sound risky but it isn't – it's no different from having a bank or building society account without a passbook. ▷

ILLUSTRATION SAMANTHA LEWIS, PHOTOGRAPHY MARTIN MEYER

Some brokers (especially the online brokers) offer only nominee dealing. This type of service can offer excellent value – a £1,000 deal could cost as little as £8. But there are some brokers who will charge an administration fee (usually of between £10 and £60 a year) to run a nominee account on top of the fee for each deal.

Nominee dealing is convenient, but it has some disadvantages. You don't automatically receive a company's annual report or an invitation to the AGM, and you might lose your entitlement to shareholders' perks (like discounts on companies' products or services). But your broker might be able to arrange for you to get these.

Crest personal membership Crest personal membership is really the best of both worlds. It allows you to hold your shares in your own name in electronic form. You don't have to worry about dealing with share certificates and you get the perks and company information direct from the companies you invest in.

There are two ways to get Crest personal membership but, either way, you still have to use a broker. The first is to get a broker to sponsor your membership (not all brokers offer this service).

Alternatively, you can choose the London Stock Exchange as your sponsor (see www.londonstockexchange.com/electronicshareholding for details). The advantage of this is that you can register with several brokers and choose which ones to deal through on a deal-by-deal basis.

The downside is that this service usually costs more than nominee dealing.

PLACING ORDERS

When you place an order to buy or sell shares, you can choose how you want your broker to deal. If you don't know the exact price at which your broker is going to trade, (because they don't offer real-time dealing) you can ask them to deal 'at best' or, with some brokers, 'at limit'. A few brokers also let you set 'stop loss' orders.

At best This means that the broker will get the lowest price if you're buying or the highest price if you're selling at the moment of the deal.

Limit orders If you place a limit order, you set a limit on the price you want to buy or sell the shares. The stockbroker then waits for up to an agreed length of time to see whether the price matches the limits you've set. If the time limit passes, and the shares don't reach (or fall to) the price you've set, the deal doesn't go through. Stockbrokers vary in terms of how long they will let you set the order for (see the Best Buy table, overleaf, for details).

Stop-loss orders This triggers an automatic sale for shares that you want to hold for the long term unless their price drops below an amount that you specify. If the price drops to this level, the shares will be sold at the next available price (though this may be lower than your specified price).

DEALING COSTS

However you hold your shares, each time you deal you pay commission to your broker. There are various ways that different brokers work out fees.

Some calculate commission as a percentage of the value of the shares, subject to a minimum level. In some cases the percentage is less for large deals. Other brokers charge a flat rate for each transaction, regardless of the size of the deal.

Some brokers charge a quarterly or annual fee or a flat fee for each deal on top of any commission. Some even charge you an 'inactivity fee' if you don't trade on a regular basis.

If you trade only once or twice a year, avoid brokers that charge an administration fee. If you trade more frequently, it may be worth considering them if the commission rate is low. Some brokers also offer discounts for frequent traders.

When you buy shares, you normally also have to pay 0.5 per cent stamp duty on top of your broker fees.

GETTING STARTED

Once you've settled on a broker, you'll normally need to register for the service by completing a registration form. With some brokers, you'll then need to set up an account with them and deposit a minimum balance before you can trade(from £500 to several thousand pounds).

Registering with a broker doesn't tie you to that broker forever. You can, in fact, use several brokers at once. But it's worth bearing in mind that, if you're using a nominee account, you'll probably have to pay to switch your shares between brokers. And many brokers charge a fee for every holding you transfer to another broker. This is typically £10, though it can be as much as £20.

We don't think these fees are fair – you should be free to swap around as much as you like. There are a few brokers (including IMIWeb) that will pay the switching fee on your behalf if you switch to them.

INVESTOR PROTECTION

All stockbrokers in the UK have to be authorised by the Financial Services Authority. If a broker goes bust, owing you money, you could claim against your broker or its insurer. But if there isn't enough money to pay everyone, you might be able to get some of your money back (up to a maximum of £48,000) under the Financial

BEST BUY

If you trade in shares, or are interested in doing so, there are plenty of brokers looking for your business. Choose one of our Best Buys, and a single trade will cost you only a few pounds.

The growth of online dealing means that the cost of share dealing has fallen in recent years. But the cost of a deal can range enormously between brokers, so it pays to choose carefully.

Our Best Buys (listed in the table, overleaf) are based on the cost of trades of different sizes of deal (from £1,000 to £10,000). We've picked the cheapest services for small investors who trade a few times a year (although those with the lowest dealing charges are also good value if you trade more often). We've taken into account the cost of placing the trade as well as other charges (such as annual management fees). None of our Best Buys charges an account fee and they are the most competitive on commission, too. A few of our Best Buys charge an 'inactivity fee' if you don't trade, say, every month or every quarter, so these won't suit everyone.

QUALITY OF SERVICE

Our survey of more than 1,500 share dealing members brought mostly good news. There were very few complaints about problems with deals. But some brokers offer a better service generally than others, and got higher overall satisfaction ratings. The Best Buy table, overleaf, gives ratings for companies which were rated average or better for overall satisfaction. We've excluded those brokers that get a below average rating (notably Charles Schwab, whose traditional broker services got the lowest rating), even if they were competitive on cost.

CERTIFICATE OR NOMINEE

When choosing which service to go for, consider how you want to trade. Certificate dealing lets you hold share certificates in your own name, but nominee dealing is generally cheaper, especially for larger deals. And the choice of brokers offering Best Buy certificate deals is smaller. This is particularly true if you're interested in online dealing.

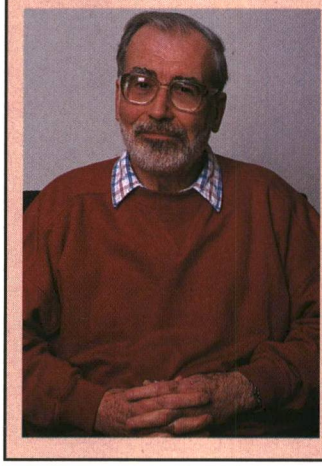
There are only seven companies offering certificate dealing online, and many of those are too expensive to be classed as a Best Buy.

Services Compensation Scheme.

Nowadays, you might find yourself dealing online using a broker based overseas. Brokers based in the European Economic Area (the 15 European Union countries plus Iceland, Liechtenstein and Norway) have to be authorised to operate legally in the UK. This means they must provide broadly the same protection as that provided by UK firms. But bear in mind that, if you have a problem with such a firm, it may still be difficult to sort out, not least because of language barriers.

Beware, though, of brokers from outside the European Economic Area – you have no guarantee of any protection.

SWITCHING PAYS DIVIDENDS



Roger Hutton has been share dealing for more than ten years. On average, he makes two or three trades a month. He's registered with three different brokers to keep his trading costs as low as possible.

Until 1996, Roger used only an advisory service, but found that for a deal of £8,000, for example, he was paying £150 in costs. He was also less than happy with the advice he was getting from his broker.

Roger felt confident dealing without advice, so he switched some of his portfolio to NatWest's execution-only service. He uses its Crest personal membership service and now pays considerably lower charges (about £40 for a deal of £8,000). However, Roger has also registered with a new advisory service so he can get advice when he needs it.

Having taken up share options with his employer (a US-based corporation), Roger has also opened an account with Merrill Lynch HSBC. Although he doesn't use this often, it allows him to trade in US shares for much less than he would with NatWest.

RATING THE BROKERS

When we asked *Which?* members about their experiences of brokers, we received mostly positive responses. In terms of instructions being carried out correctly, there were few complaints. And, overall, in 95 per cent of cases, people said they were very or fairly satisfied with their broker.

However, there were differences in satisfaction with different broker services. For traditional dealing (by phone, post or at a branch), Saga came out on top – 84 per cent of customers said they were very satisfied with its services. Saga also does well on cost (see the Best Buy table, overleaf). Redmayne-Bentley was also rated highly.

By contrast the big US broker, Charles Schwab did worst – only 51 per cent of its customers said they were very satisfied.

As well as asking about overall satisfaction with the service and how easy it was to use, we asked people to rate their broker on a number of important aspects, such as how quickly they responded to queries. See the tables, right, for details.

Online vs traditional dealing Online share dealing barely existed three years ago. Now there are around 30 firms offering online UK stockbroking services. But how does the service compare with the more traditional methods, like postal, branch and phone? Overall, satisfaction levels for both types of service were much the same.

But there are some areas where online services lag behind the traditional ones. In nearly three quarters (70 per cent) of cases, users of traditional services said the service was very easy to use, compared with 58 per cent of cases of online services.

Brokers offering traditional services also seem to be better at responding to queries. In 52 per cent of cases, brokers offering phone, post and branch dealing were rated as very efficient compared with just 37 per cent for online brokers.

For online dealing, none stood out as particularly good or bad for overall satisfaction. However, the Charles Schwab online service was rated much better than its traditional service. But Halifax customers weren't impressed with ease of accessing its website. Barclays' customers also seem to have difficulties accessing the company's website.

Our survey In November 2001, we sent 8,200 questionnaires to *Which?* members who had dealt in shares or were interested in investment products.

We received 1,537 completed questionnaires, giving us details of 1,500 cases of execution-only traditional dealing (phone, post or in person) and 531 cases of execution-only online dealing.

Phone, post and branch dealing

	Ease of use	Accessibility of broker	Efficiency at responding to queries	Explanatory information	Overall satisfaction
Abbey National (33)	○	○	○	○	◒
Barclays (154)	○	○	○	○	○
Charles Schwab (76)	●	●	●	●	●
Halifax (75)	●	○	○	○	◒
Hargreaves Lansdown (121)	○	○	○	☆	○
HSBC (101)	○	○	○	○	○
Lloyds TSB (100)	○	○	○	○	○
NatWest (135)	○	○	○	○	○
Redmayne-Bentley (41)	★	★	○	○	☆
Saga (107)	★	☆	☆	☆	★
Stocktrade (39)	○	○	○	○	○
TD Waterhouse (149)	○	●	○	○	○
The Share Centre (51)	●	○	○	○	◒

Online dealing

	Ease of use	Ease of accessing website	Explanatory information	Overall satisfaction
Barclays (86)	○	◒	○	○
Charles Schwab (97)	★	○	○	○
DLJ Direct (33)	○	○	○	○
Halifax (42)	◒	●	○	○
Self Trade UK (32)	○	○	see[1]	○
The Share Centre (32)	○	○	see[1]	○

1 Too few responses to rate

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

NOTES

The tables show the key results from our survey of members. The **overall satisfaction** rating is based on people's answers to a question asking them how satisfied they were overall with their broker's service, not a combination of the other ratings. The numbers in brackets after each broker name is the number of responses for each company in our survey.

▷

FACT SHEET

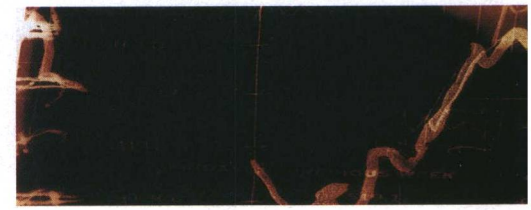
Computing Which? is publishing a report about online share dealing in this month's issue. If you'd like a free copy of the article, call **0845 307 4000** and quote **code CWSD52**.

And if you'd like to subscribe to *Computing Which?*, call **0800 920 117** and quote **code UAV502**.

Best Buy share dealing services

	Commission and charges								Deal in			Orders						
	£1,000 deal (£)	£3,000 deal (£)	£6,000 deal (£)	£10,000 deal (£)	Annual inactivity fee (£)	Minimum (£)	Maximum (£)	Satisfaction	Gilts	All UK fixed income	Alternative Investment Market (AIM)	At quote	At best	At limit	At limit charge (£)	At limit time limit	Stop-loss orders	Back-up telephone service
Certificate phone and post																		
Alliance & Leicester[1]	10	30	60	100		10							✓					
Direct Sharedeal	10	27	54	54		10			✓	✓	✓	see[2]	✓					
Hargreaves Lansdown Classic	15	30	60	100		15		○	✓	✓	✓	see[2]	✓	see[3]	5	1 day		
HSBC[4]	10	30	55	75		10		○	✓	✓	✓		✓					
Nationwide[5]	15	22.50	45	50		15	50		✓	✓	✓		✓					
Saga Share Direct[5,6]	14.50	25	30	40		14.50		★		✓	✓	✓	✓					
Sharenet	8	24	35	35		8	35		✓	✓	✓	see[2]	✓	✓		1 day		
Stocktrade	15	15	30	50		15	60	○	✓	✓	✓	see[2]	✓	see[3]		1 day		
Virgin Money	12.95	12.95	12.95	12.95		12.95	12.95		✓	✓	✓	see[2]	✓	✓		1 day		
Certificate internet																		
American Express Sharepeople	24.50	27.50	27.50	27.50		12.50	24.50				✓	✓	✓	✓		fill or kill		✓
Barclays Stockbrokers	25	30	39.99	39.99		25	39.99	○			✓	✓	✓					✓
National Australia Bank Group[9]	12.99	33	44	44		12.99	44		✓		✓	✓						✓
Virgin Money	12.95	12.95	12.95	12.95		12.95	12.95		✓	✓	✓	✓	✓	✓		1 day		✓
Nominee phone																		
comdirect	12.5	12.5	12.5	12.5		12.50	12.50		✓	see[10]	✓	✓	✓	✓		up to 90 days	✓	
DLJ Direct UK Dealing Account	14.95	19.95	19.95	19.95		14.95	19.95		✓	✓	✓	✓	✓	✓		1 day or 30 days	✓	
Durlacher nothing-ventured.com	13.95	19.95	19.95	19.95		13.95	19.95				✓	✓	✓	✓		fill or kill		
Fleet Street Publications 0800 Shares	15	30	40	40		15	80		✓	✓	✓	✓	✓	✓		see[11]		
Hargreaves Lansdown Vantage Share Account	17.95	17.95	17.95	17.95		17.95	17.95	○	✓	✓	✓	✓	✓	✓		fill or kill		
James Brearley & Sons Icon	15	22.5	30	30		15	30		✓	✓	✓	✓	✓	✓		1 day		
NatWest Stockbrokers BrokerLine	15	30	42	46	15	15		○	✓	✓	✓		✓	✓		up to 12 months		
Saga Share Direct[6]	10	17	19	21		10		★		✓	✓	✓	✓					
Self Trade	17.5	17.5	17.5	17.5		17.50	17.50			✓	✓	✓	✓	✓	1.25	see[13]		
Sharenet[14]	8	24	35	35		8	35		✓	✓	✓	✓	✓	✓		1 day		
Stock Academy[14]	15	15	15	15		15	15		✓	✓	✓	✓	✓	✓		see[11]		
TD Waterhouse	15	30	51	55		15	75	○	✓	✓	✓		✓					
Virgin Money[14]	12.95	12.95	12.95	12.95		12.95	12.95		✓	✓	✓	✓	✓	✓		1 day		
Nominee internet																		
Alliance & Leicester	11.99	30	39.99	39.99	see[15]	11.99	39.99				✓	✓						see[1]
comdirect	12.5	12.5	12.5	12.5		12.50	12.50		✓	see[10]	✓	✓	✓	✓		up to 90 days	✓	✓
Halifax Share Dealing	12.5	22.5	22.5	22.5		12.50		○		✓	✓	✓	✓	✓		see[13]		✓
Hargreaves Lansdown Vantage Share Account	12.95	12.95	12.95	12.95		12.95	12.95		✓	✓	✓	✓	✓	✓		fill or kill		✓
iDealing[18]	10	10	10	10		10	10		✓	✓	✓	✓	✓	✓	2	indefinite	✓	✓
IMIWeb	10	10	10	10		10	10				✓	✓	✓	✓		see[19]		✓
MX MoneyExtra	15	15	15	15		15	15		✓	✓	✓	✓	✓	✓		1 day		✓
ODL Securities myBroker	12.5	25	25	25	see[12]	12.50	25		✓	✓	✓	✓	✓	✓		1 day	✓	✓
Self Trade	12.5	12.5	12.5	12.5		12.50	12.50	○		✓	✓	✓	✓	✓	1.25	see[13]		✓
Stock Academy	15	15	15	15		15	15		✓	✓	✓	✓	✓	✓		see[11]		✓
TD Waterhouse WebBroker	11.95	19.95	24.95	24.95		9.75	24.95		✓	✓	✓	✓	✓					✓
This Is Money	15	15	15	15		15	15		✓	✓	✓	✓	✓	✓		1 day		✓
Virgin Money	12.95	12.95	12.95	12.95		12.95	12.95		✓	✓	✓	✓	✓	✓		1 day		✓

1 A Best Buy only for postal dealing
2 At quote available only for phone service
3 Limit orders available only for phone service
4 Postal service only 5 Phone service only
6 Available only to people over 50 7 T+1 to T+25
8 Needs £1,000 initial deposit
9 Clydesdale, Northern and Yorkshire Bank 10 Only some
11 Fill or kill, or good for the day 12 £10 a month if you don't trade, but charge is waived if you opt for delayed prices rather than live prices 13 Until next market close
14 This is also a Best Buy postal service
15 £10.57 a quarter if you don't deal 16 Charged at higher rates than the internet service 17 £15 for Crest shares; £17.50 for non-Crest shares 18 You can choose to pay an annual fee of £20 and receive 3 per cent interest on your broker account
19 Kept for first ten minutes on following day
20 Immediate on purchases, T+3 on sales



Transfers		Trading a/c		Payment options				Proceeds			Other details	
Transfer to another broker (£)	Maximum charge (£)	Gross interest on £1,000 (%)	Minimum balance (£)	Cheque	Debit from current account	Debit from broker account	Debit card	Cheque	Credit to current account	Credit to broker account	Standard settlement (days)	Frequent-trader discount
				✓	✓			✓	✓		T+5	
10		2.5		✓		✓	✓	✓	✓	✓	T+10	✓
				✓			✓	✓			T+10	✓
				✓				✓	✓		T+5	
							✓		✓		T+5	
				✓	✓		✓	✓	✓		T+10	
11.75		2		✓				✓	✓	✓	see[7]	✓
15	15	3	see[8]			✓	✓			✓	T+10	
12.95		2.75			✓	✓	✓			✓	T+3	
10		1.5	250			✓	✓	✓	✓	✓	T+10	✓
				✓	✓			✓	✓		T+10	
				✓	✓				✓		T+10	
12.95		2.75			✓	✓	✓			✓	T+3	
10	100	0.25				✓				✓	T+3	
15		3				✓		✓		✓	T+3	✓
10		1.5				✓				✓	T+3	
10		1.25			✓	✓				✓	T+3	✓
12.50		2.25				✓				✓	T+3	
5		2.75				✓				✓	T+3	✓
10					✓				✓		T+3	
10	250	2.5		✓	✓	✓	✓	✓	✓	✓	T+3	
5		0		✓		✓				✓	T+3	
11.75		2		✓				✓	✓	✓	see[7]	✓
11.75		1.25			✓	✓				✓	T+3	
10		2		✓		✓		✓		✓	T+3	✓
12.95		2.75			✓	✓	✓			✓	T+3	
see[17]					✓			✓	✓		T+3	
10	100	0.25				✓				✓	T+3	
11.75					✓		✓		✓		T+3	
12.50		2.25				✓				✓	T+3	
15		0				✓				✓	T+3	
11.75		1			✓	✓	✓		✓	✓	T+3	
10		1.25		✓	✓	✓	✓			✓	see[20]	
20		2.25	100			✓		✓	✓	✓	T+3	✓
5		0		✓		✓				✓	T+3	
11.75		1.25			✓	✓				✓	T+3	
10		2				✓				✓	T+3	✓
11.75		1.25		✓	✓	✓	✓			✓	T+3	
12.95		2.75			✓	✓	✓			✓	T+3	

NOTES

These are the Best Buy execution-only services from the 103 we looked at. We included only those services which allow you to buy and sell shares, not those through which you can only sell shares. Details relate only to UK shares. We checked the commission and charges for four sizes of deal, and highlight the Best Buy ones in **red**.

We've split the Best Buys into nominee and share certificate services (see 'Certificates or nominee?', p37, for explanations of these). For the certificate services we've divided them into phone and post and internet services. For nominee dealing we've divided them into phone and internet.

Where we can, we have given the overall satisfaction rating for the service, from our survey of members. However, we have excluded those services which got a below average satisfaction rating, even if their charges were good value.

Commission and charges

Charges usually vary, depending on the size of the deal. We give the commission on a deal worth **£1,000**, **£3,000**, **£6,000** and **£10,000** (not including stamp duty). Some brokers charge an **inactivity fee** if you don't use the service regularly.

We also give the **minimum** and **maximum** commission charged.

Deal in

As well as dealing in shares listed on the main UK stock market, many brokers deal in **gilts** (government bonds), fixed-interest stocks (such as corporate bonds) and shares in smaller, newer companies quoted on the riskier **Alternative Investment Market (AIM)**. A ✓ indicates that the service allows you to deal in those stocks settled in Crest.

Orders

We show which services let you place orders **at quote** (this means in real-time), **at best**, **at limit** or let you place **stop-loss orders** (see 'Placing orders', p38, for an explanation of these). We also give the cost of placing a limit order (**at limit charge**) and how long the **at limit order** is kept for. 'Fill or kill' means the broker checks the price as soon as the market opens; if it doesn't meet your limit, the deal won't go through. For internet services, we also show which have a **back-up phone service**.

Transfers

The broker may charge you a fee for each holding you transfer to another broker. We tell you whether a maximum charge applies.

Trading account

Some brokers offer a trading account for uninvested funds. Many of those pay interest, at rates that vary according to how much you have in the account. We've shown the pre-tax rate of interest you'd earn on £1,000 at 11 March 2002.

You may be required to hold a minimum balance in your trading account.

Payment options and proceeds

There are several ways to pay for shares and receive the proceeds – **cheque**, **debit from** or **credit to your current account**, **debit from** or **credit to your broker account** or by **debit card** (Switch or Visa).

Other details

The **standard settlement** period is the number of working days after the trade that you have to pay for purchases or provide a certificate, if applicable.

Some brokers offer **frequent-trader discounts** – contact the broker for details.

Information correct at 11 March 2002.

KEY

★ ☆ ○ ◒ ●

best ← → worst

✓ has this feature

FURTHER INFORMATION

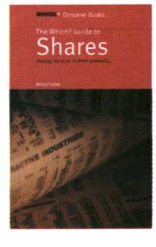
www.fsa.gov.uk/consumer the Financial Services Authority

www.proshare.org.uk independent advice about share ownership

www.apcims.co.uk the trade body for share brokers

WHICH? BOOKS

For more information on owning and dealing in shares, see *The Which? Guide to Shares* (£9.99). To order a copy, call **0800 252 100** quoting code SHARE (WBP502).



Vroom service

Our latest test of dust-busters includes some new 'stick' cleaners, as well as more familiar cylinders and uprights in assorted shapes, sizes and colours

Kim Lewis gets down to the nitty gritty to find vacuum cleaners that will keep your house clean

More households now boast two vacuum cleaners: a main one for downstairs and a smaller one for upstairs, or for lighter work. With the size and weight of some vacuum cleaners, especially uprights, it's not surprising. As well as putting regular cylinders and uprights to the test, we've looked at four 'stick' cleaners to see whether any of them could replace a main cleaner, or whether they're just a useful alternative to a main vacuum cleaner.

PUT TO THE TEST

Beyond the basic ability to get rid of household dust from floors and nooks and crannies, we carry out other tests to find out which cleaners are best suited to some other key tasks.

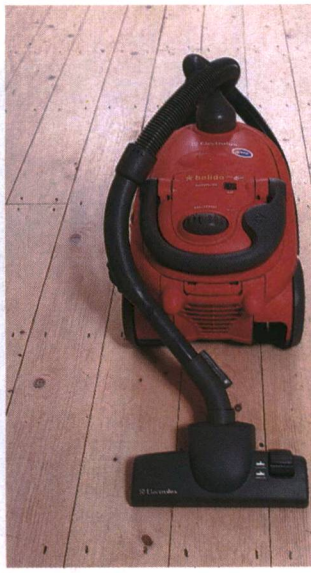
Dust mite and pet-hair allergies are a problem for many people, so we test to see which cleaners remove these allergens best. And pet owners want to know which cleaners can make light work of a moulting moggie. With hard flooring back in fashion, we test to see which vacuum cleaners pick up dust from hard floors, rather than just blowing it around.

FEATURES FOR CREATURES

No cleaner is good for every task. You need to choose the model, or the features, that you think you need. For example, cleaners with HEPA (high efficiency particulate air) or S-class filters are meant for people with allergies. These filters are designed to retain the allergen in the cleaner and stop it escaping back into the room. But with some models, you can buy these HEPA or S-class filters to replace standard ones.

And for pet-hair problems, you're better off with a cleaner with a motorised brush head (often called a power or turbo head). Upright cleaners all have motorised heads but with cylinder cleaners, you must either buy a motorised-head model, or add one as an

There's a huge choice of vacuum cleaner types available today, each with their own advantages and disadvantages. Uprights, like the LG Slimax above, are generally best for picking up pet hair, while cylinders, like the Electrolux Bolido, right, tend to be easier to use on stairs. Then there are 'stick' style cleaners, like the Miele The Alternative below, which are even easier to move around – though cleaning ability is limited



BEST BUY

CYLINDER CLEANERS

All the cylinders we tested pick up dust well but none picked up pet hair well. A cleaner with a power head, with rotating brushes, is generally better at dealing with pet hairs. (Power head versions of some of the cleaners we tested are available at extra cost.) Allergen pick-up from carpet was also disappointing compared with the upright cleaners.

The **Electrolux Bolido Z4510** has lots of plus points for convenience, including an easy-to-use foot-operated suction control. It's also good at general cleaning but not for picking up pet hair. Electrolux models are average in our reliability survey. It costs **£90** from Index, **£75** from wol.value-direct.co.uk.

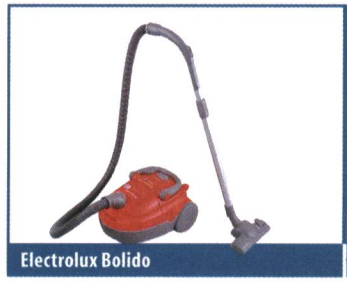
The **Miele Electronic S311-1i** cleaner was easy to use, with well thought-out foot-operated controls and an 'auto-closing' dust bag that prevents dust spilling out when you're changing bags. It's available at **£130** from John Lewis and Miller Bros, **£107** at www.appliance-direct.co.uk and wol.value-direct.co.uk. Miele models are above average for reliability in our survey.

UPRIGHT CLEANERS

There's no clear Best Buy upright cleaner. But the **LG Slimax V-U5545NBS** is a good all-rounder and, at **£50** from Comet, is exceptional value. But it's a bit noisy and we have no information on its long-term reliability.

The Dyson Root 8 Cyclone DC07 and Hoover Hurricane 350 series both did well in our tests but, at more than £200, they are much pricier than the LG – and Hoover and Dyson both have below average reliability.

LG Slimax


Electrolux Bolido

Miele Electronic

optional extra. Of the cylinder models we tested, a motorised head is an optional extra on all but the Electrolux, Goblin and Rowenta.

RELIABILITY

In our Best Buy assessment, we take into account the likelihood of a brand breaking down. Overall, cylinder cleaners are more reliable than uprights – overall 9 per cent of cylinder cleaners needed a repair in a recent one-year period, compared with 14 per cent of uprights. For full results of our latest reliability survey, see 'Brands you can rely on', p26.

We would like to have made the Dyson Root 8 Cyclone DC07 a Best Buy, because it cleans well and is pretty easy to use. However, we have found Dyson upright cleaners need to be repaired more often than most other brands, so we can't recommend them.

The Hoover Hurricane 350 Series is also good at cleaning, but Hoover's below-average reliability means we can't recommend it, either.

RUNNING COSTS

The cost of replacing bags and filters can vary widely between models. For example, you will pay around £14 a year for bags and filters for the Philips Specialist. But the bagless Dyson Cyclone DC07, Hoover Hurricane and Vax need no bags or filters. In the table overleaf, we give annual costs for average use, based on the capacity of each bag and the number of filters, and how often you need to change them, according to the manufacturers' recommendations.

When you're replacing filters, you often have a choice of standard ones and more expensive HEPA or S-class ones, which are better for retaining allergens (see 'Features for creatures', left). Our running cost calculations are mainly for standard filters – if you go for HEPA or S-class ones, your filter costs could more than double.

STICK TO THE TASK IN HAND

Clockwise from top left: Electrolux Superbroom, Morphy Richards Pod, Polti Cinderella, Miele The Alternative

If you're looking for a more portable second cleaner for tackling smaller areas or for the car, a 'stick' cleaner might be the answer. Unlike conventional upright cleaners, stick cleaners can't be pulled and pushed around – they need to be lifted and repositioned.

Not all stick cleaners are meant for the same types of task. The **Electrolux Superbroom 168A** (about £30) and the **Morphy Richards Pod 73126** (about £45) are basically hand-held cleaners with a detachable handle to give them extra reach when needed. They're really only for small jobs, and plainly not a substitute for a regular cleaner, not least because their canisters have a very small capacity. When we did our dust pick-up tests, lots of dust escaped from the vents of the Superbroom. The Pod was better, but its small capacity meant frequent emptying of the dust container.

The **Miele S143 The Alternative** is the most like a conventional upright cleaner (as you would expect for its £80 price). It's good at picking up dust, average for allergen pick-up and good at retaining allergen. It's also quiet. It has a long flex, suction control and tools, and we found the controls easy to use and well positioned. But it weighs nearly 5kg – not much less than some cylinder cleaners – and so loses some of the advantages of the lighter stick cleaners. But it could be worth considering if you've only small areas to clean, and not much storage space.

The **Polti Cinderella AS300** also costs about £80, but it has no upholstery nozzle or dusting brush, and has only a very short flex, making it less versatile than a conventional upright. It's good at collecting dust, but not at picking up allergen. We found that the body of the cleaner moves around when you don't want it to. Holding it still puts a strain on your wrist, so it's a bit uncomfortable for prolonged use.

PHOTOGRAPHY CLIVE ROWAT

Electrolux Bolido Z4510

Goblin Scoot Deluxe 70271

Henry Micro Plus HVR-200P

Hoover Microspace SC110 001

Miele Electronic S311-1i

Panasonic MCE 785

Philips Specialist FC9102

Rowenta Infinium Delta RS920

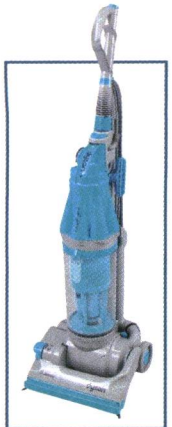
Vacuum cleaners

	Cylinders							
	Electrolux Bolido Z4510	**Goblin** Scoot 1600W Deluxe 70271	**Henry** Micro Plus HVR-200P	**Hoover** Microspace SC110 001	**Miele** Electronic S311-1i	**Panasonic** MCE 785	**Philips** Specialist FC9102	**Rowenta** Infinium Delta RS920
Specification								
Price (£) 1▷	90	80	96	*60*	130	80	*130*	200
Weight (kg)	7.2	6.3	7.9	5.2	8.2	6.3	7.4	9.0
Reach from plug (m)	10	9	16	8	9.5	8	10	9
Features								
Bagless								✓
Telescopic tubes 2▷	✓	✓			✓		✓	✓
Swivel connection for hose	✓	✓		✓	✓	✓	✓	✓
Performance								
Cumulative dust pick-up 4▷	★	☆	☆	☆	★	★	☆	★
Pet hair pick-up	●	◒	●	●	◒	●	●	●
Allergen pick-up 5▷	○	◒	◒	○	○	○	○	○
Allergen emission 6▷	★	●	★	★	★	●	★	☆
Cleaning edges	☆	○	○	☆	☆	☆	☆	☆
Noise	○	●	★	◒	★	○	○	☆
Dust removal from hard floors	★	★	★	☆	★	★	★	☆
Annual cost of bags (£) 7▷	10	7	10	8	10[1]	4	12	
Annual cost of filters (£) 8▷	5	3	8	3	see[1]	3	2	
Convenience								
Manoeuvrability	○	○	○	☆	☆	☆	○	○
Cleaning stairs	☆	○	○	☆	☆	☆	☆	◒
Using hoses and extension tubes	☆	○	○	◒	☆	○	☆	◒
Using accessories and tools	☆	○	●	○	☆	☆	◒	●
Using controls	☆	○	○	○	☆	☆	☆	◒
Changing dust bag/canister	☆	◒	◒	◒	☆	☆	○	☆
Changing filter	○	◒	◒	○	○	◒	○	○
Total test score	85	62	72	72	89	77	76	75
Information								
Additional notes/update since our tests			Henry range being upgraded next month	Recently discontinued but may still be in shops	1 Filter included with spare bags	Recently discontinued but may still be in shops		

PRICES IN *WHICH?*

The price we give for Best Buys and in tables is the cheapest price we found in a survey of major high-street retailers. We also give the cheapest internet price we found for our Best Buys. For details, see our website **www.which.net/which**.

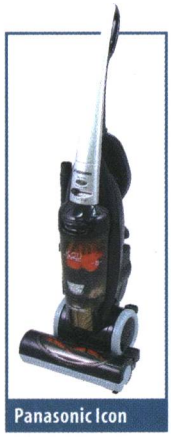
Internet prices, drawn from firms belonging to the Which? Web Trader scheme, include delivery charges.


Dyson Cyclone DC07

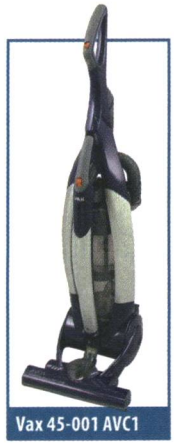
Electrolux Z4870

Hoover Hurricane

LG Slimax


Panasonic Icon

Panasonic MCE 469


Vax 45-001 AVC1

Vacuum cleaners

	Uprights						
	Dyson Root 8 Cyclone DC07 Brush Control	**Electrolux** Ultra Smartvac Z4870	**Hoover** Hurricane 350 series H3265 001	**LG** Slimax V-U5545NBS	**Panasonic** Icon MCE 593	**Panasonic** MCE 469	**Vax** 45-001 AVC1
Specification							
Price (£) 1▷	245	180	220	50	200	100	198
Weight (kg)	8.7	9.5	8.7	6.8	9.4	6.5	4.3
Reach from plug (m)	9	8	7.5	8	8	7	7
Features							
Bagless	✓		✓		✓		✓
Variable suction control					✓	✓	
Automatic cord rewind					✓		✓
Auto carpet/floor type adjustment 3▷	✓			✓	✓	✓	✓
Reusable bag							
Performance							
Cumulative dust pick-up 4▷	★	☆	★	☆	○	○	☆
Pet hair pick-up	☆	☆	○	☆	★	★	☆
Allergen pick-up 5▷	★	★	☆	☆	☆	☆	☆
Allergen emission 6▷	★	★	★	★	★	☆	☆
Cleaning edges	◒	◒	○	○	○	○	☆
Noise	○	◒	●	◒	○	◒	◒
Dust removal from hard floors	★	★	☆	★	★	★	★
Annual cost of bags (£) 7▷		9		10		5	
Annual cost of filters (£) 8▷		27 [1]			17	4	
Convenience							
Manoeuvrability	○	○	○	☆	○	☆	○
Cleaning stairs	○	◒	○	☆	◒	○	○
Using hoses & extension tubes	○	☆	○	★	☆	☆	○
Using accessories and tools	○	○	○	○	○	☆	◒
Using controls	☆	◒	◒	☆	☆	○	☆
Changing dust bag/canister	○	☆	☆	☆	●	☆	○
Changing filter	★	◒	●	○	○	☆	●
Total test score	86	75	78	81	70	71	75
Information							
Additional notes/update since our tests		Discontinued but may still be in shops 1 With HEPA filter				Similar MCE 468 has no variable power control	

NOTES
Vacuum cleaners highlighted in **red** appear in the Best Buy Guide, p43.

Specification
1 This is the price you can expect to pay by shopping around. Prices in *italics* are manufacturers' guide prices.

Features
2 You can adjust telescopic tubes to suit your height.
3 Automatic adjustment means you don't have to adjust the cleaner head manually for long- and short-pile carpets and for hard floors.

Performance
4 We measured how much dust was picked up from carpet, then added more dust to the carpet and measured the amount picked up with a partly-filled dust container.
5 This rating takes into account the amount of dust-mite allergen left on the carpet after vacuuming, the amount of allergen and dust collected in the bag, and the amount of allergen emitted.
6 We fed a mixture of mineral dust and cat allergen into the hose of each cleaner and measured the amount of allergen blown out.
7 Based on average use, changing bags eight to ten times a year.
8 Based on manufacturer's recommendations for changing (or washing) filters.

KEY
● ◒ ○ ☆ ★
worst — best
✓ has this feature

TOTAL TEST SCORE

This ignores price and is based on:	
Dust pick-up	50%
Ease of use	25%
Allergen emission	10%
Dust removal from hard floors	10%
Noise	5%

PAYING TO GO PRIVATE

An estimated 200,000 people paid for private medical treatment in 2000 – without health insurance. We look at what's involved in bypassing the NHS

An unexpected lump, deteriorating eyesight, a pain that wouldn't go away. These are just some of the symptoms that led *Which?* readers to seek medical care. But, dissatisfaction with various aspects of the NHS persuaded them to fork out for private treatment.

In 2000, almost a quarter of revenue from independent hospital treatment came from 'self-pay' patients. That's people who, despite not having private medical insurance (PMI), choose to be treated privately rather than on the NHS. The number of self-pay patients in BUPA hospitals grew by nearly a third between 1998 and 2000 alone, and a similar trend has been seen industry-wide.

When we asked about your experiences of paying for private treatment, we received more than 60 responses. Several reasons for going private came up time and time again – to get a consultation more quickly, to avoid waiting lists for operations, and to choose a convenient time to be treated. It's not surprising then, that the types of operation that are typically self-funded, such as cataract removal and hip and knee replacements, often have long NHS waiting lists. Thirty per cent of self-pay patients are over 75, which is also when PMI premiums become very expensive.

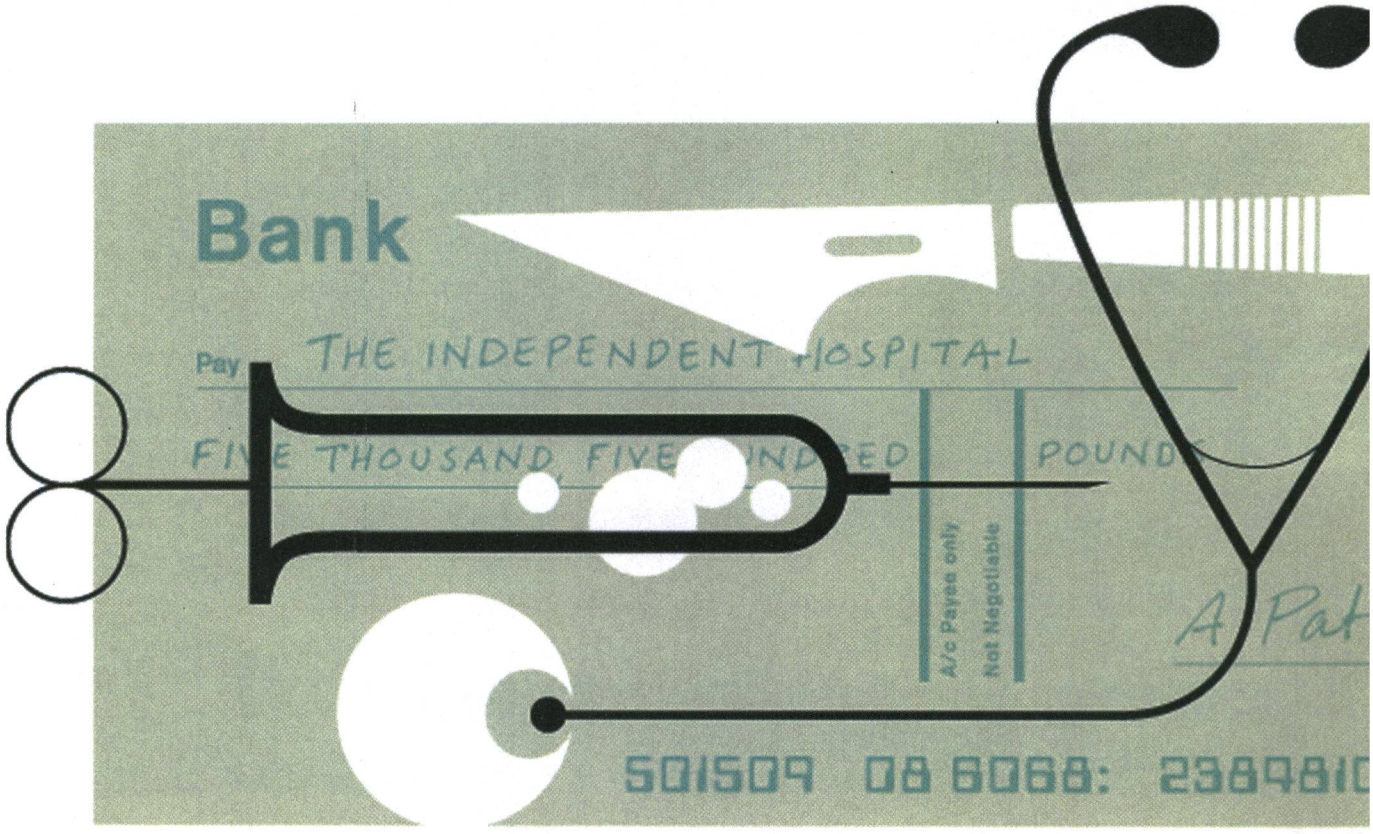
PROS AND CONS OF PMI

It's estimated that about 11.5 per cent of the population is covered by a private health care policy. However, regardless of age, many of you told us that you felt paying for a one-off treatment had worked out cheaper than paying for PMI over several years.

If you do decide to take out PMI, there are a number of factors that will affect the cost of your policy. Your age is probably the most significant, with steep increases in premiums as you get older and are more likely to need hospital treatment. The cost will also depend on the type of cover that you choose. The most basic policy will pay for inpatient treatment, but very little outpatient care. At the other end of the scale you'll find policies that cover both inpatient and outpatient treatment, plus a range of extras such as home nursing and psychiatric care.

However, PMI policies often have exclusions, (see 'Any body for PMI?', *Which?*, September 2000, p26). Most cover only short-term, curable illnesses and not pre-existing conditions. Some treatments, such as cosmetic surgery, or stays in nursing homes, for example, may be excluded. Some also limit the amount they'll pay out for certain procedures. If the treatment ends up costing more, you'll have to pay the difference.

PHOTOGRAPHY POST STUDIO PHOTOGRAPHIC, NORTH NEWS AND PICTURES ILLUSTRATION LARS REHMBERG

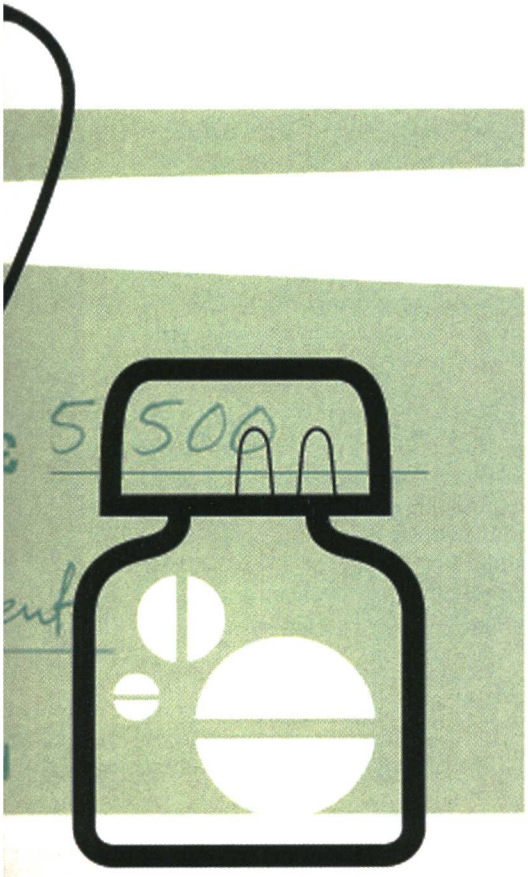


HOW MUCH DO OPERATIONS COST?

There are around 220 independent hospitals in the UK, and most offer fixed price packages for a wide range of procedures. When *Health Which*? contacted 54 independent hospitals and consultants last year, it found significant variation in the guide prices quoted. For instance, the cost of day surgery to remove a cataract ranged from £1,600 to £2,605. Health Care Navigator, a private health information service which, for a fee, will shop around for quotes for operations, found these variations in treatment costs in 2000:

Procedure	Cheapest	Dearest
Varicose vein removal	£1,050	£1,850
Hernia	£1,050	£2,025
Cataract	£1,275	£2,560
Hip replacement	£5,500	£9,750
Heart bypass	£9,500	£12,500

There are a number of reasons for these price differences – location, variation in doctors' charges, and what the quote includes. Quotes given by the four main groups of independent hospitals, BMI Healthcare, BUPA, Capio Healthcare UK and Nuffield, include all aspects of your inpatient treatment except for personal items such as newspapers and telephone calls. Both BUPA and Nuffield quotes also allow for one post-operative consultation. Because of these differences, it's essential that you receive a



BREAST CANCER SCARE

When Karen Tweddle found a lump in her breast, it was all too horribly familiar. Her mother had had breast cancer and both of her sisters-in-law were receiving chemotherapy, one following a mastectomy. On top of all this, the timing was terrible – she and her husband were due to go on holiday in just ten days time.

Understandably, Karen wanted the lump diagnosed as soon as possible. Her GP referred her to the weekly breast clinic at her local hospital in the hope that she'd be treated as a priority case because of her family history. Karen was optimistic that she'd get an appointment for the following week and was very disappointed when she found out that the clinic was already fully booked.

Faced with the prospect of either spending her holiday miserable with worry or cancelling it altogether, Karen decided she couldn't face either option and contacted a local independent hospital. She couldn't easily afford the £240 fee for a private consultation, but felt it was her only choice.

Karen saw a consultant that day, and a simple needle aspiration revealed that the lump was actually a cyst. The results of a mammogram and ultrasound the following day confirmed that there was nothing to worry about. Karen's relief was immense. In the end she was given an NHS appointment four weeks after she'd seen her GP. Ideally, Karen would have preferred to be treated on the NHS, but she felt that the speedy service and the reassurance she received from the private consultant was worth the money.

HIP PAIN

The prospect of seeing a top consultant kept Deann Richmond going during the four pain-filled months leading up to her NHS consultation for her hip resurfacing operation. But, to her disappointment, she was transferred to a different consultant who she felt was less experienced. She was also told that she'd have to wait a further five to ten months for her operation with this consultant or, if she wanted it performed by the consultant she'd originally been referred to, she'd have to wait for at least a year.

Disillusioned by the delay and change of surgeon, Deann paid £75 for a private consultation with the specialist she'd originally been booked to see on the NHS. He confirmed that her hip required resurfacing, and added that, if left for a year, it could deteriorate, leaving her in need of a full hip replacement.

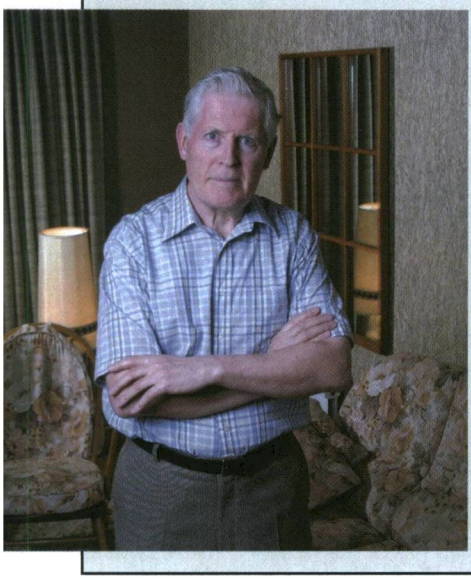
Deann had never been in hospital before and was extremely anxious about the operation. She was very keen to have it carried out by the top consultant, so decided to pay £8,000 for him to do the operation privately.

Just two months after her private consultation, Deann's operation was carried out successfully in the private wing of a local NHS hospital. She's convinced that being confident in the expertise of her surgeon helped her to cope with such a nerve-wracking experience. As she said: 'The joy of every pain-free movement reminds me it was worth paying for.'

DISAPPOINTMENT WITH PRIVATE TREATMENT

Instead of tucking into his turkey, Roy Privett spent Christmas 2000 'nil by mouth' in hospital, suffering from excruciating pains in his stomach. The pain eventually subsided, but doctors failed to reach any firm conclusions about what had caused it.

A doctor told Roy that an ultrasound scan had revealed a number of small gallstones that could be removed by suction. However, he was advised that the operation wouldn't be carried out for three to six months to give his gall bladder and other organs time to 'settle down'.



Roy was unhappy with this delay so he went private to get a second opinion. The specialist told him that more ultrasound scans had shown one large stone that would be best removed by keyhole surgery.

He decided to go ahead with the £5,000 operation, which was performed in the private wing of an NHS hospital. Unfortunately, during the operation, complications forced the surgeon to proceed to a much more invasive surgical technique. Roy vividly remembers waking too early from the anaesthetic, in considerable distress, and being held down while the final sutures were clipped in place. Staff vigorously denied this afterwards.

When the nurse at Roy's local GP removed the metal clips from his stomach, she commented that the closures were the most amateurish work she had seen for many years.

In the final consultation, his surgeon gave him a souvenir – a bottle containing several small gallstones. This indicated that the NHS scan interpretation had been more accurate than the one he was given privately, and that some of Roy's pain and aggravation could have been avoided if he'd gone with the NHS.

Roy no longer has confidence in England's medical services to deliver skilled medical care at any price. He feels it wasn't worth paying to go private and that, in future, he'd definitely consider travelling abroad for treatment.

BAD FOR BUSINESS

When Elizabeth Ferriss found out that she needed a hysterectomy, her main worry was how to keep her garden ornaments business going. Fortunately, she found someone to cover for her during the six weeks that she would be out of action, and was ready to go into hospital when her operation was indefinitely postponed due to a shortage of beds. She now faced a huge loss of earnings because she was still obliged to pay the person who was going to run her shop.

Elizabeth contacted a local independent hospital, and was quoted £4,330 to have the operation privately. Although she'd have to wait at least a fortnight, she felt this option was still cheaper than risking another NHS cancellation.

Elizabeth's operation and aftercare went smoothly so her consultant discharged her early, and gave her a refund accordingly.

Elizabeth believes that it would have been impossible to run her business not knowing when she would be called into hospital, and she couldn't afford to take that risk. Paying to have her hysterectomy privately gave her the freedom and financial security to keep her business going.

written quote outlining exactly what care you're paying for. Most hospitals will give a quote in writing only once you've had a consultation, which usually costs between £80 and £150. This allows them to establish the specific care that you'll need. For instance, the decision to keep you in overnight for a cataract operation can depend on your age or medical history.

HOW ARE YOU GOING TO PAY?

The usual payment methods are accepted by most independent hospitals. However, if you don't have the full amount in savings, you'll need to consider a loan.

Of the four main hospital groups, BUPA is the only one not to offer loans for any procedures. The table, below, sets out the terms of the loans offered by the other groups.

Hospital loans

	Conditions of loan			
	Type of plan	APR (%)	Maximum loan (£)	Maximum repayment period
BMI Healthcare[1]	Credit card	0 for first 6 mths then 9.9	10,000	
Capio Healthcare UK[2]	Fixed rate	14.9	10,000	36 mths
Nuffield Hospital[3]	Interest-free	0	10,000	12 mths
Nuffield Hospital	Fixed rate	15.9	10,000	60 mths

1 To benefit from the six month interest-free loan you must repay the greater of either £25 or 5 per cent of the outstanding balance each month. You must also be a cardholder before treatment.
2 Not available for cosmetic surgery
3 An initial deposit of 10 per cent is required followed by 12 equal monthly instalments.

If you can afford to repay the loan within the interest-free period specified on the BMI Healthcare and Nuffield Hospital loans, then these schemes are a good option. They might even be better than dipping into a nest egg so that you don't forfeit interest on your savings. However, if six months or a year is not long enough for you to repay the money, or you're not being treated at a hospital belonging to either of these groups, then shop around for a loan with a lower APR. Depending on your circumstances and the sum you borrow, you can get an unsecured personal loan starting at around 8 per cent APR.

THINGS TO CONSIDER – PRIVATE VERSUS NHS

For most, the choice to go private is based on much more than just having your own room and a nice menu to choose from. As our case studies show, there are a number of things that motivate people to pay for private treatment.

The main benefit of private health care is that it offers you choice. You can decide when you want to be seen, who treats you, where you stay and, to a certain extent, the type of treatment you receive. However, this freedom of choice does not necessarily equate to superior clinical care. Most independent hospitals are much smaller than their NHS equivalents, so

PHOTOGRAPHY POST STUDIO PHOTOGRAPHIC, APEX, ROBIN BECKHAM

intensive-care facilities can be limited to just a small number of beds. Since private hospitals don't provide accident and emergency services, there won't necessarily be an anaesthetist around to deal with emergencies 24 hours a day. In fact, an independent hospital may just have a single doctor on the premises at night. However, if you receive private treatment in a private wing of an NHS hospital, and something does go wrong, you are more likely to get immediate access to emergency facilities.

Access to redress in independent hospitals is more limited than in NHS hospitals. Independent hospitals are responsible for problems resulting from the premises, equipment or its employees, such as nurses and administrators. However, they're not liable for the clinical care administered by consultants, who usually work in independent hospitals on a sub-contracted basis. If there's a problem with your treatment that amounts to 'serious professional misconduct', you can complain to the General Medical Council or, if the hospital is a member, you can complain to the Independent Healthcare Association, both of which have their own complaints procedure. However, unlike the NHS, there is no industry-wide statutory complaints system or independent ombudsman. Therefore, if your complaint isn't resolved satisfactorily, your only option is to sue your consultant, which could take years.

NATIONAL CARE STANDARDS COMMISSION

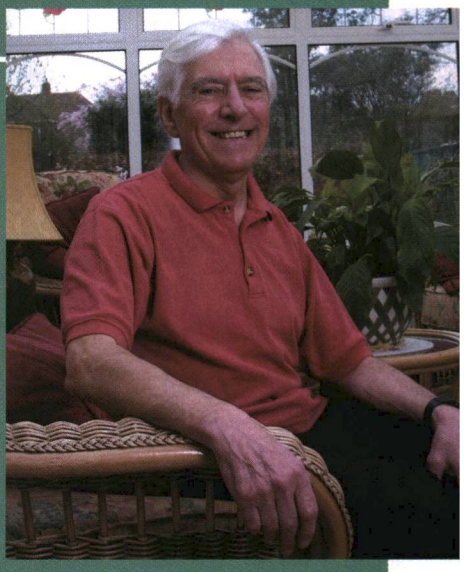
Since April this year, a new official body, the National Care Standards Commission (NCSC), has been responsible for regulating independent hospitals. The NCSC requires all independent hospitals to have a complaints procedure and it will investigate any complaints arising from a breach of its regulations. Hospitals are also required to give patients full written details of the cost of their treatment, and any terms and conditions that apply.

However, these new rules still avoid dealing with the key clinical concerns of groups such as the Association for the Proper Regulation of Private Hospitals, and Action for Victims of Medical Accidents. While independent hospitals should now investigate any complaints about consultants working on their premises, they are still not responsible for problems arising from treatment. And, although each hospital must now have its own complaints procedure, patients still have no recourse to an ombudsman.

OUR VERDICT

For many people, treatment on the NHS is very satisfactory. But if, like some of our case studies, you feel that going private is your best option, and you can afford the fee, then receiving treatment at an independent hospital can be both quick and convenient. However, there are still some disadvantages to being treated in a small independent hospital. We think that getting treatment in a private wing of an NHS hospital gives more security in case anything goes wrong.

A CLEARER VIEW OF THINGS



Malcolm Gregory was shocked when his optician suggested he had an incipient cataract in his left eye, and lost no time organising an appointment with his GP. Unfortunately things slowed down from then on, and Malcolm had to wait several weeks, only to find out that he wouldn't see an eye specialist at his local NHS hospital for another six months.

Meanwhile, the vision in Malcolm's eye continued to deteriorate at an alarming rate, and three months later he decided that he couldn't wait any longer. At Malcolm's request, his GP referred him to a local independent hospital where the eye specialist also practised, and Malcolm arranged a consultation for a fee of £115.

Instead of a cataract, the consultant diagnosed a macular hole – something infinitely more serious. To Malcolm's dismay he learned that it would be impossible to restore his vision and that, unless he had an operation, he would continue to lose his eyesight.

Following a further consultation, Malcolm decided to pay the estimated £2,000 to £3,000 for the operation. As he put it: 'After all, what's more important, sight or money in the bank?' Just 24 hours after the operation, Malcolm was back at home, but had to spend the next nine days recovering by lying face-down in bed.

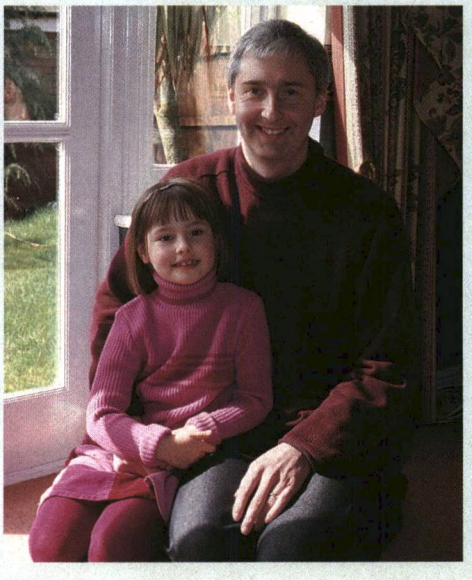
In total Malcolm's treatment came to £3,300, but he feels that it was worth it to be seen as quickly as possible. As predicted, his vision was not restored but it has been stabilised and may even improve.

PRICE SURPRISE

As a toddler, Gabrielle Kinder had suffered from a number of urinary infections, but the family GP had always reassured her parents that they were nothing to worry about. When, at the age of six, Gabrielle had two infections showing tiny traces of blood, her parents were concerned it might be a sign of something more serious.

Andrew, Gabrielle's father, asked his GP to refer her to a specialist and they were given an appointment for eight weeks' time. Andrew tried to use his employer's BUPA policy to reduce the wait, but discovered that his daughter's infection was excluded as a 'pre-existing condition'.

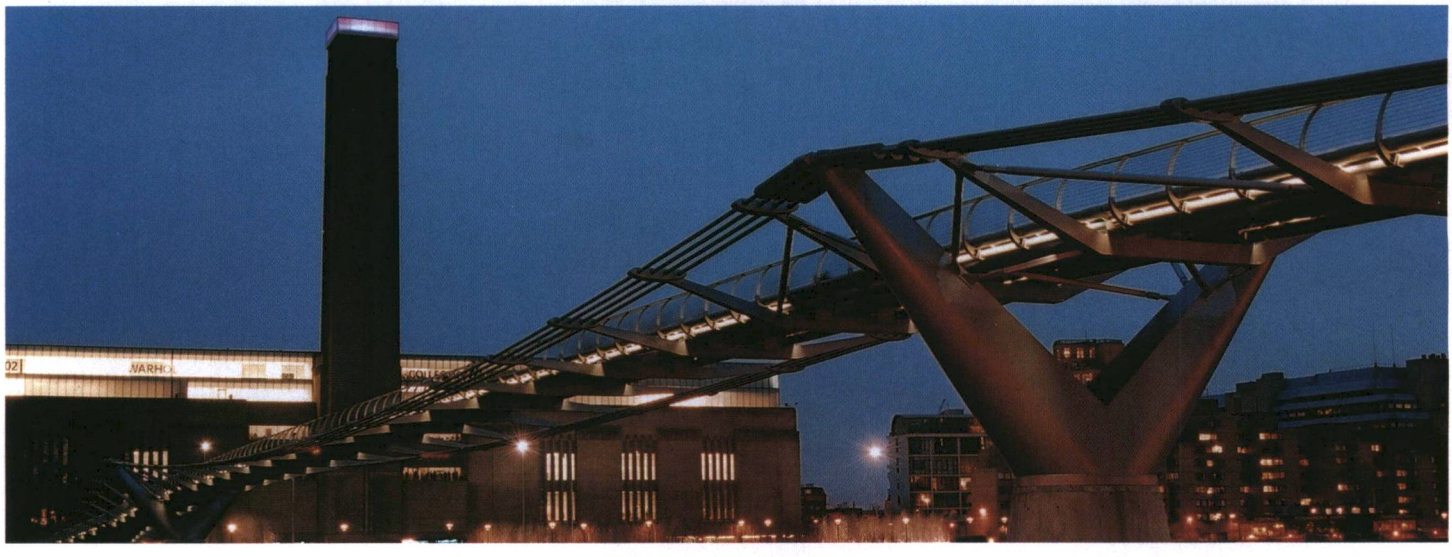
Andrew decided to pay the £60 he'd been quoted for a private consultation. Six days later the consultant saw Gabrielle and, to her parents' relief, confirmed that the condition wasn't serious. However, when Andrew came to pay he was surprised that the bill came to £100 instead of £60. And the charges didn't stop there. Andrew received a further two invoices, £28 for the use of a room and £18 for tests. In total, this amounted to over double the price he was originally quoted.



Andrew felt the service he'd received wasn't value for money and says he'd definitely advise getting a written quote. However, he is most disillusioned by his experience of PMI, which he feels was of very limited benefit since it only insures the healthy parts of your body.

Get the picture

Will an SLR help you capture the moments that can elude you with a compact camera?



Richard Headland focuses on SLR cameras and brings Best Buy choices sharply into view

Do you dream of taking pictures good enough to show in a gallery – even if it's not London's Tate Modern? It can be tricky to achieve those artistic shots with a compact camera, as anyone who's tried to capture a scene like the one pictured top will probably know.

To get the quality of image in the second of our pictures, you may need to splash out on a single lens reflex (SLR) camera. To help you decide, we've put nine of them, including two digital ones, up against one of our Best Buy 35mm compacts. The Minolta Riva Zoom 115 (see 'Picture perfect', *Which?*, December 2001, p38) has surpassed our expectations, even for a Best Buy compact. It weighs in with the second best overall score on tests designed primarily for more complex cameras, and has better picture quality than some SLRs with much higher price tags. It's superb for a compact, but your buying decision shouldn't be quite that straightforward.

WHAT'S SLR PHOTOGRAPHY ALL ABOUT?

An SLR camera lets you compose your shots directly through the lens, by using an internal mirror to reflect light to the viewfinder. This means you can see exactly the image that will be captured on film. With a compact camera, on the other hand, you can only frame your shot through an optical viewfinder – essentially a 'window' through the camera. This gives you an idea of what you're taking but, if the viewfinder isn't particularly accurate, it can cause people or objects to go AWOL on the final print.

There are, of course, all manner of different lenses and effects filters out there to attach to SLR cameras to assist in the pursuit of the perfect picture – such versatility is beyond any compact camera. Your imagination, and the depth of your pockets, really controls what you can do.

SLRs are usually bigger, heavier, and more costly than modern compact

PHOTOGRAPHY JOHN TRENHOLM

cameras but, if you're serious about taking creative photos, then these factors shouldn't put you off buying one.

TYPES OF SLR

The traditional 35mm film SLR is still the most popular format, but not the only option. When we last tested SLR cameras ('Reflex action', *Which?*, June 1999, p30), there were a small number of Advanced Photo System (APS) models around, too, some of which took very good pictures. But the main advantages of APS, such as the ease of loading films, and panoramic settings, have more appeal to people in the market for a compact camera than those after an SLR. APS film also produces smaller negatives than 35mm, which can lead to lower quality photos and enlargements. So it's no great surprise that camera makers are phasing out SLRs featuring APS.

Instead, the new kids on the block are digital SLRs. These work in much the same way as traditional SLRs, except the image is captured via light sensors, and stored on a memory card instead of film. They display an instant view of the shot you've just taken on an LCD display, which allows you the option to keep it, or scrap it and try again. Although digital SLRs have been around for a few years now, seriously high prices have kept them outside the reach of all but the keenest amateurs. We've put two of the more affordable ones – the Minolta Dimage 7 (£880) and Olympus E-20P (£1,500) – up against the film cameras to see whether they're worth the price tag. For more about the pros and cons of switching to a digital SLR, see 'Can you dig-it?', right.

IN THE BALANCE

Deciding which camera to buy involves balancing your budget, lens quality and the features you need. Usually, the more you pay, the better the lens, and the more features you get, some of which you may never, or only rarely, use. But there are some features you'll find indispensable, and all the cameras on test have them. These are a built-in flash with either automatic or manually adjusted fill-in flash (which helps correctly expose back-lit scenes), and red-eye reduction. A self-timer and motor wind are also standard these days.

All the SLRs have autofocus, but you can override it to focus a scene yourself. If you're taking photos of wildlife, for example, it may be best to pre-focus manually on a spot, such as the favourite perch of a bird, rather than rely on autofocus. Autofocus needs a short time to analyse and focus on the subject, and you may lose the moment. Predictive autofocus is worth having if you want to take shots of moving targets, such as sports players, as it constantly updates focusing to get the best shot – all the film SLRs have this.

But the quality of the lens will have the biggest impact on your pictures. The Minolta compact camera in our test has a fine lens, but the SLRs that score only ○ for picture quality will probably need a more expensive lens than the ones we tested if you're to get the best result from the camera. ▷

BATTLE OF THE BEST BUYS

One of these shots of St Paul's Cathedral, London, was taken with our £100 Best Buy point-and-shoot cameras and the other with the top-scoring £380 SLR – but can you tell the difference?

On close inspection, it should be clear, although the Minolta Riva Zoom (top) isn't totally outclassed. If you spend some time reading the manual and experimenting, you can achieve some pleasing pictures – the night setting used here does a good job. However, the Nikon F80 has a sharper lens, and some good functions to make the process a little easier. Manually setting a longer exposure allows the warmth of the lighting to come through, but you also can't go far wrong with its impressive program modes.

CAN YOU DIG-IT?

If you're thinking of trading in your film camera for a digital SLR, make sure you've considered the pros and cons first. Here's the view of an expert and some other pointers to help you.

Malcolm Slatcher, our resident camera expert, gives his view on whether to go digital. 'Although prices are coming down, I wouldn't buy a digital SLR. Film cameras just have the edge, mainly in terms of colour reproduction. I'm also concerned about the extra cost of digital if you want to try to match conventional prints – you need Adobe Photoshop 5.0 or above in order to print the widest range of colours, and this is nearly £600. You may also have to upgrade to a printer with excellent photo reproduction. And of course, we're assuming you'll already have a reasonable computer.' That said, if you don't have access to such kit, a normal high-street processor can print your images too. For more on printing your own photos see our Best Buy printer report in July.

Aside from processing, there are also other issues you might want to consider.

It might seem obvious, but there's the price tag – you can get a better film SLR for a lot less than a digital one.

A further cost to consider is that of the memory cards. The newest, largest capacity ones are expensive – around £300 for 512Mb. It's best to buy small (16Mb or 32Mb) cards at around £15 for 16Mb and transfer images on to your computer often, to avoid paying a premium. But the cost of memory is steadily falling and this will save you money on film in the long run.

Both of the digital SLRs on test have superb resolution (5 megapixels) – but the resolution is likely to improve further yet, and this specification may become yesterday's news. A film SLR, on the other hand, should last for years.

BEST BUY

All the cameras on test score well, and have their own strengths and weaknesses. Ease of use, focus and flash accuracy are pretty impressive across the board. But three of the SLRs don't match our Best Buy compact for overall picture quality, so you should still choose carefully. It's also important to get a feel for the camera in the shop before you buy – size, shape, weight, balance and button layout can vary considerably.

Pentax MZ-30

We bought the film SLRs on test in a kit, which includes the camera body and lens – you may find several different kits available for the same camera body. But all these are supplied with a 'starter' zoom lens, which is usually 28-80mm or 28-90mm. The shortest focal length gives you a reasonably wide angle, useful for taking scenery or architectural shots, for example, and the greatest will magnify a distant subject. However, if you're used to a superzoom compact camera, don't expect the same focal range – the first accessory you'll probably want for one of these SLRs is a larger zoom lens (usually up to 200mm).

Canon EOS 300

Both the digital SLRs have more powerful zoom lenses as standard – the Minolta Dimage 7 comes with a whopping 28-200mm lens. But you can't change the lenses on the digital SLRs, which is a big drawback for this kind of photography.

How much you spend on an SLR camera is really your call – they can cost anything from a few hundred pounds to several thousand. The ones we've looked at fall into three categories – cheaper ones, below £350, mid-range, up to about £600, and then digital, which still cost significantly more.

Cheaper SLRs tend to be more lightweight and have slightly smaller bodies than some more expensive ones, so are a good transition if you're used to an easy to carry compact.

If you're on a budget, we recommend the **Pentax MZ-30** with the 28-80mm lens kit. Although picture quality won't necessarily be any better than the Best Buy compact camera, the extra money really goes on features that give you added control and versatility. It's reasonably priced at **£220** from Jessops. It's soon to be replaced by the similar MZ-60D, but should still be available for a few months.

If you're prepared to pay a bit more, then consider the **Canon EOS 300** supplied with a 28-90mm lens. Focus is more accurate than the Pentax and, perhaps surprisingly, the EOS 300 manages to produce better pictures overall than its more expensive cousin, the Canon EOS 30. It's also one of the lightest SLRs on test at just over 500g, so fairly easy to carry wherever you go. At **£300** from Jessops, or **£290** from unbeatable.co.uk/which, it's still competitively priced.

However, if you can part with a further £80, you will get yourself the best on test – the **Nikon F80** with a 28-80mm lens – a package that's very hard to fault. It's the only camera on test to achieve ★ for overall picture quality, and manages to produce more satisfying results than some pricier film and digital SLRs. Flash accuracy is excellent, as is its five-point focus system, which allows you to put the autofocus where you want it. It costs **£380** from Jessops and **£365** from unbeatable.co.uk/which.

Nikon F80

If you think it's not worth spending the extra on an SLR for the pictures you take, and are happy with a point-and-shoot, then the Best Buy compact **Minolta Riva Zoom 115** should be top of your shopping list. It put up a sterling performance against some stiff opposition from these SLRs, and has some useful automatic settings.

It costs **£130** from Boots, Comet, Jessops and John Lewis and Miller Brothers or **£95** from unbeatable.co.uk/which.

Minolta Riva Zoom 115

Canon EOS30

SLR cameras

Specification
- Price (£)
- Size
- Weight (g)
- Maximum aperture
- Focal length (mm)
- Zoom ratio
- Resolution or number of pixels (horizontal x vertical)
- Stated film speed range (ISO)

Features
- Exposure override
- Spot metering
- Automatic fill-in flash
- Predictive autofocus
- Cable release or remote control
- Continuous shooting (frames/sec)

Digital storage
- External storage capacity – supplied
- Type of memory card

Performance
- Good for portraits
- Good for scenery
- Flash exposure
- Focus accuracy
- Close-up ability
- Shutter delay
- Overall picture quality
- Overall versatility
- Overall ease of use

Total test score (%)

Information
- Additional notes/update since our test

TOTAL TEST SCORE

This ignores price and is based on:

Picture quality	60%
Ease of use	30%
Versatility	10%

KEY

★ ☆ ○ ◒ ●

best ← → worst

✓ has this feature

NOTES

Models highlighted in **red** are featured in our Best Buy Guide, above.

Specification

1 The price you can expect to pay for a body and lens package in the high street, by shopping around. Internet prices can be substantially cheaper.

2 The more **III**s, the bigger the camera.

3 Includes body, lens, batteries and film.

4 The lower the figure, the wider the aperture and the better it will be in low light.

5 This is the largest focal length divided by the smallest – the higher the figure, the greater the zoom capabilities of the camera.

6 The number of light sensitive pixels used to create the image. Multiply one figure by the other to get the total number of pixels (1 million = 1 megapixel)

7 SLRs can handle a very wide variety of film speeds. Digital 'film speed' is virtual, and estimated to compare with 35mm.

Features

8 This is useful for overriding the automatic exposure in tricky lighting conditions – when taking pictures against the light, for example, or to deliberately lighten or darken the picture for artistic effect.

9 When selected, this allows you to set the exposure based on the most important area of the subject, rather than averaging it over the entire scene.

10 To ensure correct exposure, the flash automatically fires when the camera detects a back-lit scene.

11 When you point the camera at a moving subject,

Minolta Dynax 5

Nikon F65

Pentax MZ-3

Minolta Dimage 7

Olympus E-20P

	35mm SLR body/lens kits							Digital SLR body/lens kits		35mm compact
	Canon EOS 30 with 28-90mm 4/5.6 lens	**Canon EOS 300** with 28-90mm 4/5.6 lens	**Minolta Dynax 5** with 28-80mm 3.5/5.6 lens	**Nikon F80** with 28-80mm 3.3/5.6 lens	**Nikon F65** with 28-80mm 3.3/5.6 lens	**Pentax MZ-3** with 28-80mm 3.5/5.6 lens	**Pentax MZ-30** with 28-80mm 3.3/5.6 lens	**Minolta Dimage 7** with 28-200mm 2.8/3.5 lens (fixed)	**Olympus E-20P** with 35-140mm 2/2.4 lens (fixed)	**Minolta Riva Zoom 115** with 37.5-115mm 5.4/10.9 lens (fixed)
1▷	500	300	250	380	250	470	220	800	1,500	130
2▷	IIIIIII	IIIII	IIIII	IIIII	IIIII	IIIII	IIIII	IIIII	IIIIIII	I
3▷	772	534	540	718	606	711	652	514	1053	244
4▷	4/5.6	4/5.6	3.5/5.6	3.3/5.6	3.3/5.6	3.5/5.6	3.5/5.6	2.8/3.5	2/2.4	5.4/10.9
	28-90	28-90	28-80	28-80	28-80	28-80	28-80	28-200	35-140	37.5-115
5▷	3.2	3.2	2.9	2.9	2.9	2.9	2.9	7.1	4	3.1
6▷								2560x1920 (5 megapixels)	2560x1920 (5 megapixels)	
7▷	6-6400	6-6400	6-6400	6-6400	25-5000	6-6400	6-6400	100-800	80-320	25-3200
8▷	✓	✓	✓	✓	✓	✓	✓	✓	✓	
9▷	✓	✓	✓	✓	✓	✓	✓	✓		
10▷	✓	✓			✓	✓	✓		✓	✓
11▷	✓	✓	✓	✓	✓	✓	✓	✓		
12▷	cable (remote)	cable	cable (remote)	cable	(remote)	cable	cable	cable	cable + remote	
13▷	4	1.5	3	2.5	2.5	1.8	2	1.1	2.2	
14▷								16Mb	16Mb + 16Mb	
15▷								CompactFlash	CompactFlash & SmartMedia	
16▷	★	★	★	★	★	★	☆	☆	★	★
17▷	☆	☆	☆	☆	☆	☆	☆	★	☆	☆
	★	★	★	★	★	☆	★	☆	☆	★
	★	★	★	★	☆	☆	☆	★	☆	★
	★	★	★	★	★	★	★	★	★	★
18▷	○	○	☆	○	○	○	○	◒	○	◒
	○	☆	○	★	○	☆	☆	☆	☆	☆
19▷	★	★	★	★	★	★	★	★	★	☆
	★	★	★	★	★	★	★	★	★	☆
	75	78	69	88	75	84	78	78	84	86
				Now comes with 28-100mm lens for same price	Now comes with 28-100mm lens for same price		Soon to be replaced by the MZ-60D with 28-90mm lens	Has been updated since our tests to improve flash metering and autofocus speed		

this constantly updates the focusing.
12 Cable release and remote control allow you to take pictures without pressing the shutter button directly – useful for reducing camera shake when on a tripod, say. Optional extras are shown in brackets.
13 By keeping the shutter button pressed, the camera will continue to take a series of shots – useful for capturing a moving subject. The number per second is given.

Digital storage

14 Size of memory card(s) supplied with the camera (no internal storage available).
15 Type of memory card supplied and used by the camera (can also use larger memory cards of the same type).

Performance

16 This takes into account features and tests that are important for taking portraits – long focal length, accurate viewfinder (compact only), short shutter delay, good close-up focus accuracy, red-eye reduction and good flash exposure accuracy.
17 To take good shots of scenery, a camera needs a wide-angle lens, good focus accuracy at infinity, good daylight exposure accuracy, and mustn't distort the picture.
18 Usually there's a pause after you press the shutter button before the picture is taken. The shorter this is, the better.
19 SLR cameras are all very versatile as they can cope with different light levels, a wide range of film speeds, and have a zoom lens with a large focal length range. We took into account the flash recycling speed, autofocus versatility, shutter speed range, and useful features.

Linda Robinson and her daughter, Cherry, 13, decided to upgrade their 18-month-old Pentium III PC from Windows 98 to Windows XP Home Edition to help keep themselves, and their PC, up to date.

Linda sometimes works from home and uses Microsoft (MS) Office, the internet and e-mail. Cherry uses the PC for homework, e-mail, chatting to friends online and photo-editing.

1 WHAT IS XP?

MS recently launched Windows XP – its latest 'operating system'. XP is different from its predecessors in that it isn't based on the programming system DOS (unlike Windows 95, 98, and ME). While this means it should crash less, people with DOS-based programs might find they have problems running them after upgrading to XP.

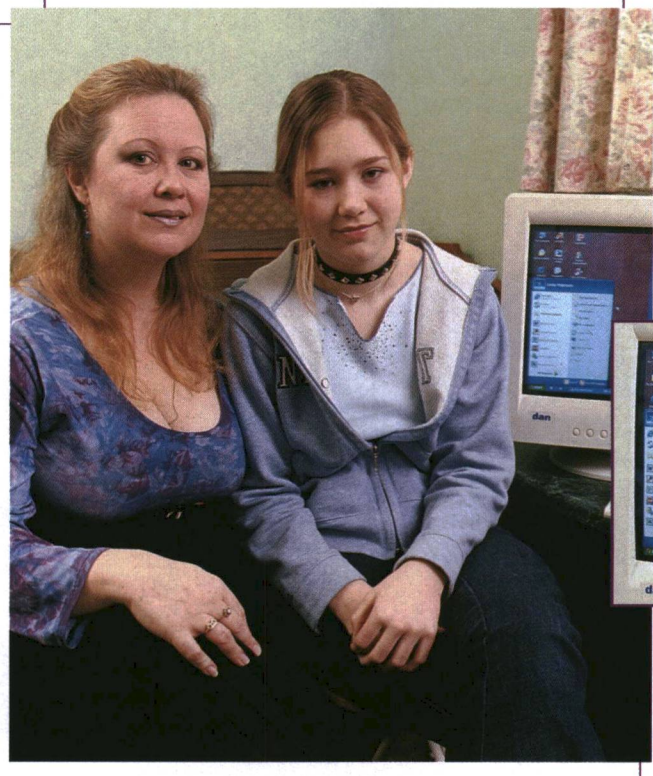
The new-look system has several new features, including user accounts to enable each user to log on to their own area, a remote access facility so that your PC can be operated via the internet (for technical help, for example), and greater integration of tools, including links to the web.

XP is perhaps best known for some of its more controversial attributes. Soon after its launch, a hole in its security was identified, so patches were supplied as downloads from the MS site to remedy this. Also, to prevent piracy, once you've installed XP you can't install it on another machine or change the spec of your computer too often without first contacting MS. If you do, you might not be recognised as the registered user.

3 USING IT

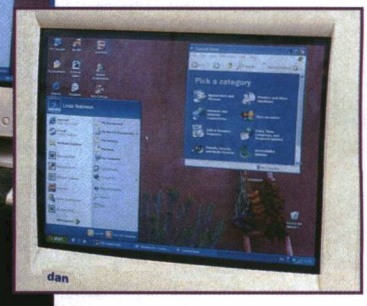
We asked Linda and Cherry to tell us what they thought of the new system. Linda's favourite feature was the separate user areas – Linda and Cherry each have their own user area, enabling them to set up their own personal desktop preferences and store documents more securely. Cherry, on the other hand, said she liked the overall appearance of XP, as it was 'prettier and more colourful' than Windows 98.

Linda and Cherry did report that they found XP had been more stable on the whole than Windows 98.



4 ACTION POINTS

- Do a spec check before attempting to install XP. Have you got the recommended 300MHz processor, 128Mb of ram and 1.5Gb free hard-disk space necessary for upgrading? If not, you'll need to upgrade your PC first.
- Before you start, use the MS upgrade advisor to find out whether you'll have any compatibility problems if you upgrade to XP. This can be downloaded from the MS site. People with older peripherals and software might find that these no longer run after upgrading to XP. As long as your PC is online, you can register for automatic XP upgrades and patches from the MS site.



- When we called Linda's PC manufacturer, Dan, we were told that people can invalidate their warranties by installing a new operating system. So, if you're still within your warranty period, check that it will still be valid if you go ahead with upgrading to XP.
- Once you have XP, you'll also need to check that any new hardware and software you buy is compatible with it.

LAST WORD

Upgrading to XP can be tricky and requires a certain amount of technical ability and perseverance. It's less likely to crash than its predecessors, and has some useful new features – although if you have a computer that keeps crashing or otherwise misbehaving, it would be best to sort these problems out before upgrading. Take care to check your PC's compatibility and, if you're still under warranty, make sure that the upgrade to XP won't jeopardise it.

Could your computer do with an introduction to the 21st century? There are ways to breath new life into older PCs, but at what cost?

UPGRADING TO XP

2 INSTALLATION

Upgrading to Windows XP Home Edition is an option only for people with Windows 98 or later versions, and costs £85. Windows 95 users need to install XP in full, from scratch. This costs about £180. Windows 95 users are also more likely to need to upgrade their PC before installing the new operating system and, in most cases, we don't think this would warrant the cost and effort involved.

The recommended specifications for upgrading a PC to XP are a 300MHz processor, 128Mb of Ram and 1.5Gb of available hard disk space. Linda and Cherry's PC passed this spec check with flying colours. We also needed to check whether their software and peripherals (their printer, scanner and programs) would still work with the XP upgrade. There is an 'upgrade advisor' on the MS website (www.microsoft.com/windowsxp/home/howtobuy/upgrading) and on the XP disk, which helps you do this. It assesses your hardware and software and flags up any compatibility problems you may encounter.

The Upgrade advisor did flag up several compatibility problems, but Linda managed to overcome most of them. However, she didn't find the process of upgrading very easy: 'Upgrading to XP seemed far more complicated than I had been led to believe. New drivers for my scanner and printer had to be downloaded from the manufacturers' websites. The printer driver that comes with XP didn't allow us to use double-sided printing, and the ISDN modem needed new software to make it work.'

PHOTOGRAPHY JOHN TRENHOLM

WRITEBACK

Share your views with other members

All for One.Tel

In 'Netting a good ISP' (October 2001, p36), you say that, if you surf the internet 12 hours a month, a pay-as-you-go ISP can cost you £15, the same as most subscriptions. Surely this doesn't take into account One.Tel's 1p a minute rate, which equals 25 hours for £15 per month at any time?
M G Bateman
via e-mail

A You're quite right that the break-even point is significantly higher if you use One.Tel's pay-as-you-go service. However, we didn't use its rates in our calculations as, although it is a pay-as-you-go service, it offers a slightly different product from other providers. With One.Tel you have to pay separately for the ISP service. With others, you simply pay through your existing phone provider. Some people see this as a barrier to using One.Tel.

Digital dilemma

My contract with Sky Digital, which included installation of the dish and provision of a set-top box, ends soon. I don't want to continue my subscription but would like to receive the free-to-air BBC digital channels. Will this be possible?
Simon Humphries
London

A If you cancel your subscription, Sky will want to reclaim the dish and box. Until the end of last year, Sky had been charging a one-off fee of £100 for a dish plus box to get free-to-air, but this has recently increased to £315. As an existing customer who already has the equipment, it would be worth contacting Sky first; it may offer you a lower flat fee. Alternatively, you could consider buying an integrated digital TV (see our review of digital TVs, February 2002, p34) or the Pace Digital TV Adapter (see p16).

Washed-out feeling

I bought a Dyson washing machine last year from Powerhouse and was persuaded to pay £200 for an extended warranty. I later found out that I could have bought similar cover direct from Dyson itself for £25 less. Powerhouse doesn't even service Dyson machines. It just acts as an intermediary to book a Dyson engineer to attend.
Evelyn Newell
Gloucester

A As we say in our article on product reliability (p26), we don't usually recommend extended warranties, as, overall, they don't make financial sense. Even if a machine breaks down within the insurance period, it's often cheaper to pay for it to be repaired. If you want the peace of mind a warranty can offer, it's better to ask how much cover the manufacturer offers automatically and ask for a quote to extend it. It may be less than the retailer's offer.

Taking limited credit

I recently applied for credit cards from two different issuers. On both occasions I asked for my credit limit to be a maximum of £600. Despite this, both cards gave me credit of at least £2,000. Is there anything I can do?
D Griffin
Gloucester

A When you take out a new credit card, the credit limits are set by each card company. How much you get depends on how they credit-score your application. If you pass, they will tend to give you the maximum they're prepared to lend, rather than what you ask for. If you think the credit limit you've been given is too high, speak to your card issuer. It should be able to reduce your credit limit for you.

Breath of fresh air

Is it true that all indoor air fresheners contain formaldehyde, which gets released into the air as a gas that reduces your sense of smell? I can't find anything on the packaging about this.
Ken Jones
via e-mail

A Current regulation means that manufacturers and retailers of air fresheners aren't legally obliged to tell you what chemicals they use – though, if you are worried, it might be worth asking them direct. Formaldehyde can cause eye, nose and respiratory symptoms if you breathe it in. However, the makers of some of the leading brands of air freshener we contacted (including Glade and Haze) told us they do not use it.

Look out for our report on chemicals in household products later this year.

Late learner

In 'Licensing laws' (January 2002, p55), you said that people can ride a moped on a full driver's licence issued before 1 February 2001. Mine was issued in 1978. What happens when I reach 70? Will I have to take lessons and a test in order to continue riding my moped?
Michael Smith
Wareham

A No. A D46 licence renewal form (for people aged 70 and over) will automatically be sent out to you three months before your licence expires. You need to complete it and return it to the DVLA, with the required fee. You will also need to 'upgrade' your paper licence to a photocard licence by completing the accompanying form D750.

GET IN TOUCH

'Ask the experts' returns next month with questions on utility companies. Future topics include **pets**, **inheritance tax** and **drains, sewers and pipes** – so please send your questions to our experts. Letters for publication in 'Ask the experts' or 'Write back' should be sent to 'Letters page' at our Hertford address, p58, or you can e-mail us on **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups. We give vouchers for Which? Books for all letters we print. We reserve the right to edit letters or use only an extract.

ILLUSTRATION KEVIN EVANS

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		Interest rate (%)[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet		4.25[2]	4.25[2]	4.25[2]	500		✓
A&L Phonesave Premier[3]	phone	3.25	3.25	3.90	4.40	1		
Egg Internet Only	internet	5.00	5.00	5.00	5.00	1		
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Intelligent Finance Direct Access	phone	4.01	4.01	4.01	4.01	1		
N&P BS NetmasterGold Save II[4]	internet	4.25	4.25	4.25	4.25	1		✓
Nationwide BS e-Savings[5]	internet	4.25	4.25	4.25	4.25	1		✓
Newcastle BS Net Savings	internet		4.10	4.10	4.25	1,000		
Northern Rock Tracker Online	internet	4.50	4.50	4.50	4.50	1		
Scottish Widows Instant Transfer	post/tel	4.05[6]	4.05[6]	4.05[6]	4.10[6]	100		
Notice accounts								
Julian Hodge Extra High Interest	postal		2.53	3.60	4.30	1,000	90	yrly
Legal & General 90 Direct	post/tel			4.05	4.25	2,500	90	yrly
Scottish Widows 60 Day	post/tel	4.10[6]	4.10[6]	4.10[6]	4.20[6]	100	60	yrly
Universal BS Direct 90	postal			4.30	4.35	5,000	90	yrly

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months 3 All transactions via Premier Account 4 Open to NetmasterGold customers 5 All transactions via FlexAccount 6 Includes a bonus of 0.5 per cent payable for first six months

All rates correct at 9 April 2002 Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		Interest rate (%)						
	Cat standard	£0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
B'ham Midshires	✓	3.60	3.60	4.25	4.45	1	7	✓
C&G		4.50	4.50	4.50	4.50	100		✓
Cheshire BS	✓	4.30	4.30	4.30	4.30	1		✓
Furness BS				4.60	4.60	1,000	90	
Julian Hodge Bank		4.55	4.55	4.55	4.55	250	90	✓
Kent Reliance BS		4.40	4.40	4.40	4.40	50	30	✓
Melton Mowbray BS		4.20	4.20	4.20	4.50	25[1]		
Monmouthshire BS	✓	4.45	4.45	4.45	4.45	10		✓
Portman BS[2]		5.00	5.00	5.00	5.00	1	30	
Principality BS		4.54	4.54	4.54	4.54	100[3]	30	✓
Shepshed BS				4.40	4.40	1,000	60	✓
Stafford Railway BS	✓	4.35	4.35	4.35	4.35	1[4]		✓
Teachers BS				4.50	4.50	1,000		✓
Tipton & Coseley BS	✓	4.35	4.35	4.35	4.35	1	7	

1 Minimum investment for non-locals is £1,000 2 Transfers to Easy Access Cash Isa on 1 September 2002 (currently paying 4 per cent on all balances) 3 Minimum investment for non-locals is £2,500 4 Minimum investment for non-locals is £250

All rates correct at 9 April 2002 Based on data supplied by *MoneyFacts*

NATIONAL SAVINGS

The table gives details of all the National Savings products except Premium Bonds. **Capital Bonds** are an alternative to other fixed-term accounts, and are attractive if you don't pay tax. If you do, you'll have to pay tax on the interest yearly, even though you don't receive it until the end of the five years. **Index-linked Certificates** are worth considering if you are a taxpayer, especially if you pay tax at the higher rate. **Children's** and **Pensioners Bonds** are a good bet if you qualify for them. **Income Bonds** pay a good rate compared with monthly income accounts offered by banks and building societies.

Not all National Savings schemes have the same tax position. With some, the interest is tax-free; with the others, the interest is taxable but is paid 'gross' (that is, with no tax deducted).

	Account details							
	Amount you can invest (£)	Term/notice of withdrawal	Interest on £500 (%)	Interest on £1,000 (%)	Interest on £10,000 (%)	Interest on £25,000 (%)	Interest paid	Tax position of interest
Capital Bonds Series 6	100-250,000	5 years[1]	5.00 f	5.00 f	5.00 f	5.00 f	yearly	paid gross
Cash Isa	10-3,000	nil	4.15	4.15			yearly	tax-free
Certs: Fixed Interest 12th Issue	100-10,000	2 years[1]	3.25 f	3.25 f	3.25 f		yearly	tax-free
Certs: Index-linked 11th Issue	100-10,000	2 years[1]	1.65 f+i	1.65 f+i	1.65 f+i		yearly	tax-free
Children's Bonus Bonds Issue 3	25-1,000	5 years[2]	4.65 f	4.65 f			yearly	tax-free
Fixed Rate Savings Bonds Issue 4	500-1,000,000	5 years[3,4]	4.65 f	4.65 f	4.65 f	4.85 f	yearly	paid net[5]
Income Bonds	500-1,000,000	3 months	3.55	3.55	3.55	3.80	monthly	paid gross
Investment Account	20-100,000	1 month	2.70[6]	2.70	3.00	3.20	yearly	paid gross
Ordinary Account	10-10,000	nil	0.60[8]	0.60	0.60		yearly	see[7]
Pensioners Bonds Series 10	500-1,000,000	1 year[9]	4.35 f	4.35 f	4.35 f	4.35 f	monthly	paid gross
Tessa-only Isa	10-9,000	nil	4.15	4.15			yearly	tax-free

f = fixed rate i = inflation rate

1 No interest earned if cashed in before first anniversary 2 Only available to under-16s. No interest earned once holder is 21 3 Also available on a one- and three-year term with annual or monthly interest 4 No penalty for repayment at end of term, otherwise penalty equal to 90 days' interest on amount to be repaid 5 Tax on the interest payable is deducted at 20 per cent. Non-taxpayers can claim tax back, higher-rate taxpayers have to pay extra 6 2.60 per cent paid on balances of less than £500 7 First £70 of interest earned each year is tax-free (or first £140 of interest if joint account). Interest is otherwise taxable but paid gross 8 0.50 per cent paid on balances of less than £500 9 You can cash the Bonds in earlier, but you'll lose interest. Two- and five-year terms also available **All rates correct at 9 April 2002**

contacts & links

Use these contacts and internet links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.net/which (***W*** = company is a member of the Which? Web Trader scheme)

ALL CHANGE (p16)
Airogym 02392 631177
www.airogym.com
AirWalker (Huntleigh Healthcare) 01582 745700
www.huntleigh-healthcare.com
Ellula www.ellula.com
Handspring 020 7309 0134
www.handspring.co.uk
Lymgym 01473 738666
www.lymgym.com
Neovitalis 01704 507070
www.neovitalis.com
Pace 0870 120 1910 (DTVA helpline)
www.pacefreetoview.co.uk
Safapond 01623 796611
www.Safapond.com
Soundpax 01480 354390
www.soundpax.com

ALTERNATIVE FUELS (p24)
Honda 0845 200 8000
www.honda.co.uk
PowerShift 0845 602 1425
www.est-powershift.org.uk
Toyota 0845 275 5555
www.toyota.co.uk

BABY GADGETS (p30)
Aladdin 08702 414080
http://www.gltc.co.uk/
Anyway-up 02920 575 600
www.tuff-n-tumble.com
Avent 0800 289 064
www.avent.com
Babytec 01258 459 554
www.babytec.co.uk
Eezimed 0870 60 70 545
www.thebabycatalogue.com
First Years 0870 607 0545
www.thebabycatalogue.com
Hug Me Better (The Natural Wheat Bag Company) 01924 849 650
www.thenaturalwheatbag.co.uk
Piddle Pad 08702 414080
www.gltc.co.uk
Rabbitts 01727 768 191
www.rabbitts.co.uk
Safe Change 01938 580 060
www.safe-change.co.uk
Sangenic 0500 97 98 99
www.nappywrapper.com
Sof Grip 0208 236 0707
www.safety1st.com
Thermobaby 0870 607 0545
www.thebabycatalogue.com
Tommee Tippee 0500 97 98 99

Other useful contacts
Blooming Marvellous 0870 751 8966
www.bloomingmarvellous.co.uk
Great Little Trading Company 08702 41 40 82
http://www.gltc.co.uk/
Perfectly Happy People 0870 607 0545
www.phpbaby.com

BUILDING AN EXTENSION (p33)
Architects Registration Council 020 7580 5861
www.architecture.com
Royal Institute of British Architects 020 7307 3700
www.arb.org.uk
Royal Institution of Chartered Surveyors 0870 333 1600
www.rics.org.uk

DIGITAL RADIO (p21)
Arcam 01223 203200
www.arcam.co.uk
Clarion 01793 870400
www.clarion.co.uk
Grundig 020 8324 9463
www.grundig.co.uk
Hitachi 023 9231 3090
www.worldspace.com
Joyear 020 7494 8222
www.worldspace.com
Pioneer 01753 789500
www.pioneer.co.uk
Psion 0870 608 0680
www.wavefinder.com
Videologic 01923 277488
www.videologic.com

INVESTMENT ADS (p8)
Advertising Standards Authority
2 Torrington Place
London WC1E 7HW
www.asa.org.uk
Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS
www.fsa.gov.uk
Independent Television Commission 020 7255 3000
www.itc.org.uk
Radio Authority 020 7430 2724
www.radioauthority.org.uk

PRIVATE MEDICAL CARE (p46)
BMI Healthcare 020 7009 4500
www.bmihealthcare.co.uk
BUPA Hospitals 020 7656 2000
www.bupahospitals.co.uk
Capio Healthcare UK 01536 414515
www.capiohealthcare.co.uk
Nuffield Hospitals 0800 688 699
www.nuffieldhospitals.co.uk

Other useful contacts
Action for victims of Medical Accidents (AVMA) 020 8686 8333
www.avma.org.uk
Association for the Proper Regulation of Private Hospitals (APROP) 01932 849403
General Medical Council (GMC) 020 7915 3603
www.gmc-uk.org
Health Care Navigator 0870 727 0140
www.healthcarenavigator.co.uk
Independent Healthcare Association (IHA) 020 7793 4620
www.iha.org.uk
National Care Standards Commission 0191 233 3556
www.doh.gov.uk/ncsc

RAIL ADVICE (p12)
Rail Passengers Council 020 7713 2700

SAVINGS MONITOR (p56)

Mini cash Isas
Birmingham Midshires 01902 302 832
www.birminghammidshires.co.uk
Cheltenham & Gloucester 0500 246 810
www.cheltglos.co.uk
Cheshire BS 0845 755 0555
www.cheshirebs.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Kent Reliance BS 0800 783 4248
www.krbs.co.uk
Melton Mowbray BS 01664 563937
www.mmbs.co.uk
Monmouthshire BS 01633 844402
Portman BS 01202 560560
www.portman.co.uk
Principality BS 029 2034 4188
www.principality.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Stafford Railway BS 01785 223212
www.srbs.co.uk
Teachers BS 0800 783 2367
www.teachersbs.co.uk
Tipton & Coseley BS 0121 557 2551
www.thetipton.co.uk

National Savings and Investments
0845 964 5000
www.nsandi.com

Savings accounts
Abbey National
www.abbeynational.co.uk
Alliance & Leicester 0845 964 5660
www.alliance-leicester.com
Egg www.egg.com
Halifax www.halifax.co.uk
Intelligent Finance 0845 609 4343
www.if.com
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Legal & General 0500 111200
www.landg.com
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock 0845 600 6767
www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Scottish Widows Bank 0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk

SHARE DEALING (p36)
Alliance & Leicester 0870 900 1882 (internet)/ 0870 516 8351 (post)
www.alliance-leicester.co.uk
American Express 0870 737 6000
www.sharepeople.com
Barclays Stockbrokers 0845 777 7300
www.barclays-stockbrokers.co.uk
Comdirect 0870 600 6044
www.comdirect.co.uk
Direct Share Deal 0141 270 3200
www.directsharedeal.com
DLJ Direct 0800 358 4477
www.dljdirect.co.uk
Durlacher 020 7459 3600
www.nothing-ventured.com
Fleet Street Publications 0800 742737
Halifax 0870 241 1114
www.halifax.co.uk/sharedealing
Hargreaves Lansdown 0117 900 9000
www.hargreaveslansdown.co.uk
HSBC 0800 100 250
www.hsbc.co.uk
iDealing www.idealing.com
IMIWEB 0800 018 7060
www.imiweb.co.uk
James Brearley & Sons 01253 629400
www.jbrearley.co.uk
MX Financial Solutions 0845 0777085
www.moneyextra.com/trading/
National Australia Group (Clydesdale Bank) 0845 607 7166
www.Cbonline.co.uk
National Australia Group (Northern Bank) 0845 609 5555
www.Nbonline.co.uk
National Australia Group (Yorkshire Bank) 0845 766 6100
www.Ybonline.co.uk
Nationwide 0131 240 0690
www.nationwide.co.uk/investments/sharedealing
NatWest Stockbrokers 0870 600 4080
www.natweststockbrokers.com
ODL Securities (myBroker) 020 7903 6350
www.mybroker.com
Saga 0800 214 834
www.saga.co.uk
Self Trade 0845 0700 720
www.selftrade.co.uk
Sharenet 0161 200 6201
www.sharenet.co.uk
StockAcademy 01223 234545
www.stockacademy.com
Stocktrade 0131 240 0400
www.stocktrade.co.uk
TD Waterhouse 0800 169 8899
www.tdwaterhouse.co.uk
This is Money 01223 484 414
www.thisismoney.co.uk
Virgin Money 08456 021 501
www.virginmoney.com/shares

SLR CAMERAS (p50)
Canon 0870 241 2161
www.canon.co.uk
Minolta 01908 200400
www.minolta.co.uk
Nikon 020 8481 6875
www.nikon.co.uk
Pentax 01753 792731
www.pentax.co.uk
Olympus 020 7253 2772
www.olympus.co.uk

UPGRADING A PC (p54)
Microsoft 0870 6010100
www.microsoft.com

VACUUM CLEANERS (p42)
Dyson 0870 600 2702
www.dyson.co.uk
Electrolux 01780 722007
www.electrolux.co.uk
Goblin (Morphy Richards) 0845 077 7700
www.morphyrichards.co.uk
Henry (Numatic) 01460 68480
www.numatic.co.uk
Hoover 01685 721222
www.hoover.co.uk
LG 0870 607 5544
www.lgelectronics.co.uk
Miele 01235 554455
www.miele.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0845 6010354
www.philips.com
Polti 0800 132509
www.polti-ltd.co.uk
Rowenta 0845 602 1454
www.rowenta.co.uk
Vax 01905 795959
www.vax.co.uk

quick index

Main features in the November 2001 to April 2002 issues, and any corrections (+) and updates (●) on these topics. For this month's articles, see p3.

Accounts: switching Jan 16
BSE Nov 18
Camcorders: budget Nov 38
+ Dec 58
Cameras: compact Dec 38
Care homes: long-term Jan 36
Cars: company: tax Feb 36
crash tests Dec 42
gadgets Nov 49
new models: owners' views Dec 20
Apr 32
safety Mar 20
warranties Mar 34
Christmas cakes: alternative Dec 30
Computer software:
financial Apr 40
free Mar 51
Computers Nov 14
keyboards Apr 30
mice Apr 30
Cookers: range cookers Feb 20
Credit cards Nov 34
+ Dec 58
+ Mar 58
Dentists: complaints about Jan 8
Drugs and medicines:
over-the-counter: prices Feb 39
+ Mar 58
Elderly: long-term care Jan 36
+ Feb 58
Energy suppliers: switching Jan 46
Finances: family:
makeover Mar 24
Financial products:
switching Jan 16
websites Feb 24
Food:
organic processed Apr 22
supermarkets' premium Mar 30
+ May 58
Fridge-freezers Apr 42
Funeral directors Mar 8
+ May 58
Gadgets: car Nov 49
Haggling Nov 42
Health cash plans Feb 50
Healthy eating: step-by-step Nov 52
Holiday insurance Mar 44
+ May 58
Insurance: claims Nov 21
Internet:
financial websites Feb 24
wine websites Jan 44
Investments:
with-profit funds Feb 42
Isas: cash Mar 26
transferring: advice Apr 12
Juice extractors Mar 40
+ May 58
Kitchens: fitted:
from DIY stores Jan 20
Lawn mowers: rotary Apr 26
Microwave ovens Jan 41
+ Mar 58
Mobility products:
investigation Apr 8
Organic food:
processed Apr 22
Paints: outdoor Apr 36
PDAs Dec 16
Pensions: makeover Dec 47
stakeholder Feb 8
state: changes Mar 48
+ May 58
Property:
buying abroad Feb 30
restoration: makeover Feb 52
Pushchairs: three-wheel Jan 32
Recording from TV Mar 16
+ May 58
Sanders Nov 26
Scams Nov 8
+ Dec 58
Schools promotions Dec 8
Sewing machines Feb 46
Shopping: bargains Dec 32
Solar heating:
step-by-step Mar 52
Stakeholder pensions Feb 8
State pensions: changes Mar 48
+ May 58
Supermarkets:
premium foods Mar 30
+ May 58
Telephone services: mobile:
pay-monthly contracts Jan 47
+ Mar 58
prepay Dec 26
+ Jan 58
Television:
digital Nov 46
recording from Mar 16
+ May 58
Television sets:
widescreen IDTVs Feb 34
Tights Jan 26
Toiletries:
prices Feb 39
+ Mar 58
Tools:
hire safety Feb 12
Travel insurance Mar 44
+ May 58
Tyres Apr 18
VCRs Mar 16
Video editing Dec 44
Water heating: solar:
step-by-step Mar 52
Wines:
Portuguese reds Mar 39
sherry Dec 24
websites for Jan 44
Work station: setting up:
step-by-step Jan 52

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www.which.net/which

Visit our website at www.which.net/which for extra information. There are links to dozens of websites relevant to each issue, plus each month *Which?* experts go online to answer your questions – this month we're featuring **digital radio** (see p21). E-mail your questions from the website. You can also tell us what you think about *Which?* – use the online form to give us your views.

FACT SHEET

All our current factsheets are also online but if you don't have access to the internet, you can order them by phone (they're free for members). Ring our Helpline on **0845 307 4000**.

NEW THIS MONTH

Online share dealing A copy of the article published in the May issue of *Computing Which?* (code CWSD52).

SHOPPING OPTIONS – SAVE WITH WHICH?

Which? members can make big savings on electrical appliances, energy bills, and even on cars, thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members offer a good-value choice by constantly price checking against those from high-street electrical retailers.

Which? members can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised within seven days of purchase, you'll be refunded 110 per cent of the difference. Finally, **oneswoop.com** can save you up to 30 per cent on a wide range of new cars, with many of them available from stock.

Electrical goods

Value direct 01473 320015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which

Energy bills

www.buy.co.uk/which

New cars

oneswoop.com 0845 130 9192
www.oneswoop.com/partners/which

CONTACT US

MEMBERS' HELPLINE 0845 307 4000
The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm.
POST Membership Services Dept
PO Box 44
Hertford X, SG14 1SH
E-MAIL which@which.net
FAX 0845 307 4001
WEBSITE www.which.net/which
OUTSIDE THE UK +44 1992 822800
Please include your *Which?* membership number and a daytime phone number.

HELP WANTED

You can reply to our Help wanted requests by post to our Hertford address (see 'Contact us', left) or by e-mail to helpwanted@which.net. Please quote the department shown below. We regret we cannot advise on individual cases.

CINEMAS

Do you love them or hate them? We're interested in knowing what draws you if you go (for example, excellent sound quality, good food, nearby parking facilities, ability to pre-book), and what keeps you away if you don't. Do you prefer the large chain multiplexes or the smaller 'arthouse' or independent cinemas? Please send your cinema experiences, good or bad, to Dept BH.

MANAGING YOUR FINANCES

Could you be making more of your day-to-day finances? We're looking for someone with a current account, savings account and mortgage, plus either a credit card with an outstanding balance or a loan. We could help you save some money – so, if you're interested and are willing to feature as a case study, please write to Dept MB with details. (Being featured may mean having some of your financial details published.)

TEMPO WARRANTIES

Did you have a Tempo warranty that has been taken over by Dixons? We'd like to hear about your experience of making a claim on it. Please write to Dept LE.

FILM PROCESSING PROBLEMS

Lost films? Wrong films? Do you have a film-processing nightmare to share with us? If you're willing to feature as a case study, please send details of your experiences (what happened, the company involved, and how the problem was resolved) to Dept BRW.

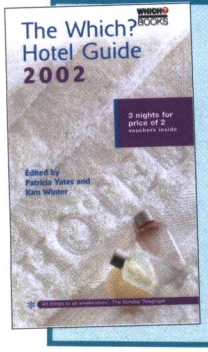
SHOWERS AND SHOWERSCREENS

We'll be featuring showers and showerscreens in a future 'Ask the experts'. If you've got a question for our experts, send it to Dept VP.

NEW CARS – OWNERS' OPINIONS WANTED

We'd like your views on the following cars: Daihatsu YRV; Fiat Doblo; Fiat Stilo; Kia Sedona; Honda Jazz (February 2002); Hyundai Matrix; Hyundai Sonata (from January 2002); new Nissan Primera (from January 2002); Nissan X-trail; Suzuki Ignis; Suzuki Liana; Toyota Camry (from November 2001); Toyota Corolla (from January 2002); Toyota Corolla Verso, and VW Polo (from February 2002). Write to Dept AS or e-mail whichcar@which.net, with your name, address and phone number, and the model and type of car (for example, five-door hatchback).

book offer



***The Which? Hotel Guide 2002* features more than 1,000 of Britain's best hotels, guest houses and B&Bs. Normally priced £15.99, we're offering the guide for £13.99 from now until 31 May. To order your copy, call 0800 252 100 and quote code WHG02 (WB502).**

Corrections

'Lighting the way', January 2002, p54
We would like to clarify that it is only legal to use fog lights when visibility is less than 100 metres. You should always drive at a speed and in a manner appropriate to the conditions.

'Funeral directors', March 2002, p8
The number for Cruse's bereavement helpline is 0870 167 1677 and its website is www.crusebereavementcare.org.uk.

'Recording from TV', March 2002, p16
The Sharp VC-MH834HM does not have the Scart lead link recording feature. It does have VideoPlus deluxe so is able to control a set-top box and record programmes on different digital channels while you are out. Our recommendation of the Sharp as a Best Buy is unaffected. In addition, the Aiwa HV-FX7800K does not have the audio dubbing feature.

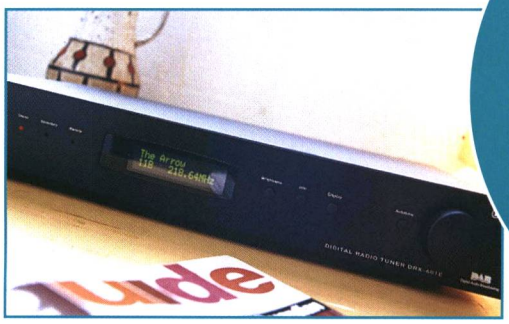
'Pulp kitchen', March 2002, p40
The Kenwood JE550 is no longer supplied with a book on juicing. Some old stock with the free book may still be available from some retailers.

'All change for state pensions', March 2002, p48
There should be no red column in the graphs for ages 50 man, 50 woman and 60 man. If S2P becomes flat rate, these age groups would be unaffected and continue to receive the amount shown by the green column.

'Cover for a carefree holiday', March 2002, p44
The premiums for single-trip policies for a holiday in Europe for five days are in fact premiums for a holiday in Europe for eight days.

'Posh nosh', March 2002, p30
Asda's Extra Special Butler's handmade farmhouse Wensleydale cheese is £6.99/kg, not £12.25/kg.

WIN A BESTBUY WIN A BESTBUY WIN



BEST BUY COMPETITION

Win one of ten Best Buy Videologic DRX-601E digital radios. Just answer this question: What radio station did the BBC launch in March?

To enter our competition, log on to www.whichbestbuycomp.co.uk or send your answer on a postcard to 'BB May 02', Which?, PO Box 44, Hertford X, SG14 1SH. Answers must reach us by 17 May 2002. Please include your full name and address (including postcode), a daytime phone number and your Which? membership number.

This competition is open only to current members of *Which?*. Only one entry per household. Entries received by 17 May 2002 will be entered into the competition. Winners will be informed in writing by 5 June 2002.

The first ten winners drawn with the correct answer will receive a Videologic DRX-601E digital radio. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent. A list of winners will be available from BB May 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 17 June 2002 (please include a stamped addressed envelope) and also on the website above. Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

PHOTOGRAPHY JOHN TRENHOLM, AMANDA HANCOCK, CHRISTOPHER WOODS, JONNY THOMPSON

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

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UK ISSN 0043-4841
Printing St Ives (Caerphilly) Ltd

NEXT MONTH IN WHICH?

SWIMMING POOLS We test the quality of the water in public baths **TRACKER FUNDS** Who they're best suited to, and which ones to go for **BUY-TO-LET MORTGAGES** Pros and cons, plus how to get a foothold on this latest investment

PLUS: ONLINE BANKING; TRAVEL GADGETS; BEST BUY CREDIT CARDS; HEADPHONES; ICE CREAM; CHILD CAR SEATS; REPLACING APPLIANCES; CARS RATED: OWNERS' VERDICTS ON SIX NEW MODELS

Coming up in future issues: THEME PARKS; KITCHEN SCALES; STEAM CLEANERS; PHONE COMPANIES' TARIFFS COMPARED; COUNCIL RECYCLING SCHEMES; PRINTERS; GIN; STEAM IRONS; INCOME PROTECTION POLICIES; FILM PROCESSORS; BEST BUY HOUSE INSURANCE; FARMERS' MARKETS; DVD SPECIAL **PLUS** WHICH? CAR 2002 – YOUR FREE 68-PAGE SUPPLEMENT

briefcases

Two recent cases from our lawyers' files

FIESTA PROVES TO BE NO PARTY

Nick brought a claim for misrepresentation over an unapproved car immobiliser

Nick Watson bought a Ford Fiesta RS 1800 from Clifton Car Sales for £3,700. He paid part in cash and took out an HP agreement with Chartered Trust plc to cover the balance. It was a condition of the HP agreement that the car should be comprehensively insured, and a condition of the insurance that it should be fitted with a Thatcham-approved immobiliser. Clifton Cars confirmed that it was.

A few days later, Nick took his car to an independent car alarm specialist to get a Vehicle Security Installation Board certificate on the immobiliser, for insurance purposes. He was told it was not Thatcham-approved.

Nick booked the car in to have the immobiliser replaced within the next three days and informed the insurance company of the situation. But before it could be replaced, the car was stolen and stripped bare. The insurance company refused to pay out because Nick was in breach of the policy. Nick approached Clifton Cars but it was unsympathetic, so he came to us.

We wrote to Clifton Cars and Chartered Trust, setting out Nick's claim for misrepresentation (that the immobiliser was Thatcham-approved) and breach of an implied term (that the car didn't correspond to its description).

Clifton Cars' solicitors pointed out that, because Nick had taken steps to remedy the breach, by upgrading the immobiliser rather than rejecting the car, he had accepted the vehicle and the risk of it being stolen while not insured. Nevertheless, Clifton Cars agreed to take back the remains of the car and refund Nick part of his deposit, while Chartered Trust cancelled the HP agreement and refunded Nick the payments he had already made.

POINT OF LAW

A company is liable for incorrect statements made by its staff, even if they were made in good faith. If those statements lead to a breach of a condition of an insurance policy, the insurers can avoid paying out.

PHOTOGRAPHY SOLANT NEWS, NORTH NEWS AND PICTURES

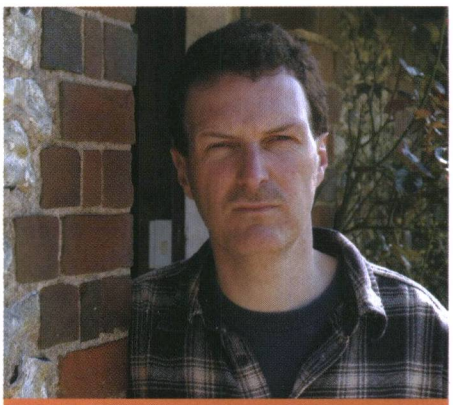
SINGLED OUT BY ACCIDENT

Robin Stevens needed travel insurance for himself and his family for a long holiday to the States. He chose worldwide annual family cover from Nationwide and paid the £179.43 premium.

Robin and his family set off on their holiday a few days later. However, while in Oregon, Robin suffered a serious injury which required hospital treatment. He had to pay for medical expenses. Because of the accident, Robin and his family had to stay in the States longer than anticipated, so he also had to pay additional hotel charges. These came to nearly £1,670.

When Robin arrived back in England, he set about making a claim on his insurance policy. Nationwide agreed to pay the medical costs but refused to pay the hotel bill. It said that the fact that Robin had visited several places while he was away meant he wasn't covered by the term 'single trip'. Robin asked Which? Legal Service for advice.

We wrote to Nationwide on Robin's behalf. We said that the term 'single trip' covers all journeys you make during the period you are insured for, provided that the journeys fall entirely within the area set out in the policy. We rejected Nationwide's claim that travelling around the States did not come within this definition. Nationwide agreed to refund Robin for his additional hotel costs.



Robin's travel policy contained an ambiguous term

POINT OF LAW

A term in a contract must be clearly defined. If any term is ambiguous or unclear, it will be interpreted against the party which drafted it.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.